Exhibit A

NOTICE OF RESCISSION

Date: 09/06/2022

Charles Brady 316 E Elwood st Philadelphia, Pa 19144

This herein notice of rescission to PLATINUM MOTORS GROUP LLC and SANTANDER CONSUMER USA pursuant to 15 USC 1635 Right of rescission. I Charles Brady was not giving the appropriate forms to exercise my rights to rescind; so, I have up to three years after the date of consummation to practice my rights. I am informing you that within 20 calendar days after receipt of a notice of rescission, PLATINUM MOTORS GROUP LLC AND SANTANDER CONSUMER USA shall return any money, including down payment or property that has been given to anyone in connection with the transaction and shall take any action necessary to reflect the termination of the security interest. The Consumer Credit Transaction that is being rescinded occurred on 03/09/2022 involving 2015 Mercedes-Benz E-Class VIN WDDKJ7DB1FF295969. The included attachments give full insight on the transaction.

Signature

Debt Validation Letter

Date: 08/10/2022

Charles Brady

316 E Elwood st Philadelphia, Pa 19144

This is a notice delivered in accordance with the Fair Debt Collection Practices Act, 15 USC 1692g, noting that your claim is contested, and validation is required.

This is a request for VALIDATION submitted pursuant to the above-named Title and Section, not for 'verification' or evidence of my mailing address. I request that your offices present me with adequate evidence that I am obligated to pay you under any legal duty. As a result, if your firm or the company that you represent furnish any bad mark on any of my credit reports, I will not hesitate to take legal action against you and your client for the following: Fair Credit Reporting Act (FCRA) Violation

I'd also want to remind you that reporting invalidated information to any of the major elaborate mechanisms also known as credit reporting agencies (Equifax, Experian, LexisNexis, or TransUnion) both federal and state laws may regard this to be fraud. As a result, if your firm or the company you represent continue to put negative marks on any of my credit reports, I will not hesitate to pursue you and your client for breaches of the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, and defamation of character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I'll consult with my legal counsel about

pursuing legal action. This includes any listing of potentially erroneous or invalidated information to a credit reporting repository. If your office does not react to this validation request within 30 days of receiving it, all references to my account must be deleted and totally erased from my credit file, and a copy of the deletion request must be delivered to me right away.

Signature

CEASE AND DESIST

Pursuant to 15 USC 1692c(c) I am notifying you in writing that I refuse to pay this alleged debt, and I am demanding that you cease all forms of communication with me through any and all mediums.

Pursuant to 15 USC 1692c(c)(2) I am invoking my specified remedy as a consumer, and the original creditor I am demanding all of the following:

Zero out the balance on this account.

Grant me my title lien free.

Pay the attached invoice and compensate me for every violation labeled in the attached exhibits.

Deletion from all consumer reports.

Best regards,

Signature

1.	Name and address of alleged creditor.
2.	Name on file of alleged debtor.
3.	Alleged account #
4.	Address on file for alleged debtor.
5.	Amount of alleged debt.
6.	Date (this alleged debt became payable.)
7.	Date of original charge or delinquency.
8.	Was this debt assigned to a debt collector or purchased?
9.	. Amount paid if debt was purchased.

10. Commission for debt if collection efforts are successful.

	Please	attach	copies	of the	foll	owing
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- Agreement with your client that grants SANTANDER CONSUMER USA the authority to collect this alleged debt.
- Signed agreement Debtor has made with Debt Collector, or other verifiable proof Debtor has a contractual obligation to pay Debt Collector.
- Any agreement that bears the signature of Debtor, wherein agreed to pay Creditor.
- All statements while this account was open.

•	Have any insurance claims been made by any creditor regarding this
	account?
	Yes
	☐ No

 Have any judgments been obtained by any creditor regarding this account?

Yes

 Please provide the name and address of the bonding agent for SANTANDER CONSUMER USA, in case legal action becomes necessary: Authorized

Signature of Creditor:

Date:

A TOTALE BICHT TO THE BICHT TO	PLACE STICKER AT TOP OF ENVELO	
SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DE	ELIVERY
 Complete items 1, 2, and 3. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	A. Signature X B. Received by (Printed Name) Stave Cabean	☐ Agent ☐ Addressee ☐ C. Date of Delivery \$EP 1 2 2022
1. Article Addressed to: Santander Consumer USA P.O. BOX 961245 FT WORLH, TX76161	D. Is delivery address different from in If YES, enter delivery address be	tem 1? 🔲 Yes
9590 9402 6031 0069 4522 91 2 Article Number (Transfer from service label) 7020 0640 0001 7775 4466	□ Adult Signature □ Adult Signature □ Adult Signature Restricted Delivery □ Certified Mail® □ Certified Mail Restricted Delivery □ Collect on Delivery □ □ Collect on Delivery □ □ Collect on Delivery Restricted Delivery	Priority Mail Express® Registered Mail™ Registered Mail Restricted Delivery Return Receipt for Merchandise Signature Confirmation™ Signature Confirmation Restricted Delivery
PS Form 3811, July 2015 PSN 7530-02-000-9053		nestic Return Receipt

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON D	ELIVERY
■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 1. Article Addressed to: Dlatinum Mators Grapull 2380 Maryland Rd	A. Signature X B. Received by (Printed Name) D. Is delivery address different from if YES, enter delivery address by	C. Date of Delivery Litem 1? Li Yes Lelow: No
9590 9402 6031 0069 4522 84 2 Article Mighter (Tonobo 27775 4459	3. Service Type Adult Signature Adult Signature Restricted Delivery Certified Mail® Certified Mail Restricted Delivery Collect on Delivery Collect on Delivery Restricted Delivery Insured Mail Insured Mail Restricted Delivery	☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery



Santander Consumer USA P.O. Box 961211 Fort Worth, TX 76161-1211

9/20/2022

CHARLES BRADY 316 ELWOOD ST PHILADELPHIA, PA 19144-1806

Account Number Ending In: 6168

Dear Charles Brady,

Thank you for contacting Santander Consumer USA regarding the status of your account. This letter serves as confirmation that your correspondence was received.

We have reviewed our records and verified your contractual obligations for the above referenced account. Enclosed you will find the documentation used in support of our decision. It is our policy to report all customer accounts to the credit reporting agencies in a consistent and accurate manner.

If you would like to dispute the accuracy of your tradeline with Santander Consumer, please submit a letter to the Credit Bureau Dispute Department with the following:

- 7 or 10 digit account number
- Name and address of the contractual customer(s)
- Vehicle Identification Number of the collateral related to your dispute
- Your Social Security Number
- Specific details to support your dispute:
 - o Provide start and end dates that you are disputing
 - o Copy of Credit Bureau Report you are disputing
 - o Evidence to support your dispute (as applicable):
 - Proof of Payment or Balance you are disputing, such as bank statements or cleared checks
 - Proof that your account is being incorrectly reported
 - Identity Theft Report, Police Report and Proof of Identity (such as Driver's License) to support invalid inquiry or tradeline with Credit Bureau Report
 - Proof of name or address not reporting correctly, such as a copy of your Driver's License

Please mail the above to Santander Consumer USA, P.O. Box 961211, Fort Worth, TX 76161-1211.

Santander Consumer appreciates your business and values you as a customer. If you have additional questions or concerns, please visit https://santanderconsumerusa.com/learning-center/about-your-credit.

Sincerely, Santander Consumer USA Credit Bureau Department

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

I River Name and Addicas	Co-Buyer Manie and Address	Seller-Creditor (Name and Address) Platinum Motors Group LLC
I (inclinate Louilly and Zip code)	N/A	2380 Maryland Rd. Willow Grove, PA 19090
	#4 D. signin	a this contract, you choose to buy the vehicle or

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

Lending D	ending Disclosures below are part of this contract.								
New/Used	Year	Make and Model	Mfg Gross Vehi- cular Weight	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless				
MEMIOSEG	1001				otherwise indicated below				
			N/A	WDDKJ7DB1FF295969	☐ business				
Used	2015	Mercedes-Benz E-Class	IVA	VVDD/W122	☐ agricultural ☐ N/A				
	1		1						

-	FEDERAL TRUTH-IN-LENDING DISCLOSURES							
ſ			FEDERAL	TRUI	H-IN-LENDING	DISCLUSURED	Total Sale	
IORITATIVE COPY	ANNUAL PERCENTA RATE The cost of your credit a yearly rate	GE of as	FINANC CHARG The dolla amount th credit wi cost you	E ir ne I	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Price The total cost of your purchase on credit, including your down payment of \$ 7,000.00 is	
N-AUT	21.00	%	The second secon		\$37,223.20	\$ 65,720.16	\$	
N	Your Payment Schedule Will Be				e:		e) means an coamato	
Š	Number of		Amount of		When Paym Are Due	nents		
×,	Payments		Payments	ļ	Ale Du			
FD CO	72	ş	912.78			Monthly beginn	ning 04/08/2022	
COMPLETED	N/A	\$	N/A				N/A	
L L								

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED COPY - UCC NON-AUTHORITATIVE COPY AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

Prepayment. If you pay early, you will not have to pay a penalty.

N/A

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

If you do not meet your contract obligations, you may lose the vehicle.

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

	0-DP548054131 - THIS IS A CUSTOMER COMPLI	ETED COPY OF THE SIGNED ELECTRONIC F	Insurance. You may buy the physical damage insurance
T54805413	o-DP548054131 - THIS IS A CUSTOMER COMPL D (Seller may keep part of the amo	ounts paid to others.)	I
1 Cash Price			
Vehicle		\$35,900.00	acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any
Accessories and Installation		\$	
		\$3,231.20	if any insurance is checked below, policies or certificates from the named insurance companies will
Government Taxes		\$N/A	describe the terms and conditions.
Vehicle Delivery to N/A	for N/A	\$N/A	Charly the insurance you want and sign below:
	forN/A	\$N/A	Optional Credit insurance
to N/A	for N/A	, N/A I	Credit Life: Buyer Co-Buyer Both
toN/A	for N/A	- N/A 1	☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both
to N/A	for N/A	N/A I	Dramium'
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		*	Home Office Address
2 Total Downpayment =	N/A]	N/A
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(Year) (Mai	œ,		required to obtain credit. Your deability insurance will not be credit life insurance and credit disability insurance will not be
Trade-In	N/A (VIN)	- s N/A	
L 1 All-worses	(var)	3	provided unless you sign and agree to pay the extra cost in
Less Pay Off Made By Sel	er to N/A	_ \$N/A	you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance
Founds Not Trade In		7,000,00	
NUA		- δ	insurance pays only the amount you would one if you paid in
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+ Other N/A			I want navment or in the number of payments. The paraces of 17
+ Other to the company is n	egative, enter "0" and see 4H below)	\$ 7,000.00 (2)	certificates issued by the named insurance companies further limit the coverage that credit life insurance or credit
(If total downpayment is in	Eminue 2)	\$32,131.20 (3)	disability insurance provides. See the policies or certificates
3 Unpaid Balance of Cash Price (*) 4 Other Charges Including Amoun	to Doid to Others on Your Behalf		for coverage limits or other terms and conditions.
2 4 Other Charges including Amount	ance Paid to Insurance Company or Compan	ies	TED
A Cost of Optional Credit Insur	Tem N/A \$ N/A	<u> </u>	[8
Life	Term N/A \$ N/A	A S N/A	
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B Other Optional Insurance Pa	id to Insurance Company or Companies N/A	\$N/A	N/A N/A Term
(Describe) N/A		SN/A	Type of Insurance Term
(Describe) N/A	leffii		Premium \$
C Official Fees Paid to Govern	ment Agencies for MESSENGER FEE	\$ 55.00	Description of Coverage
toSELDEN MOTORS			N/A
toN/A	for N/A	3N/A	
toN/A	for N/A	\$N/A	N/A
D Optional Gap Contract		\$N/A	Home Office Address
E Government Taxes Not Incl	uded in Cash Price	\$	N/A
F Government License and/o	r Registration Fees		N/A N/A
N/A		39.00	Type of Insurance Term
Registration Fee: \$39	.00	\$\$	Premium \$
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28.00	cocurity interest recording fee)	Ş <u>86.00</u>	Description of CoverageN/A
(includes \$ 28.00	st identify who is paid and describe purpose)		Company Name
toN/A	for Prior Credit or Lease Balance	\$N/A	Insurance Company NameN/A
to SELDEN MOTORS		\$ 422.00	
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toN/A	for N/A	\$N/A	X A N/A Date
toN/A	for N/A	\$N/A	Buyer Signature
in N/A	for N/A	5,002,00	III X A N/A
Total Other Charges and	Amounts Paid to Others on Your Behalf	37 223 20	I (A-Hilvei Statiable
5 Amount Financed (3 + 4)		\$	THIS INSURANCE DOES NOT INCLUDE
		\$65,720.16	
6 Finance Charge 7 Total of Payments-Time Bala	ance (5 + 6)	\$	(7) BODILY INJURY OF PROPERTY DAMAGE
7 total of Payments-Time Base	21100 (D . O)		CAUSED TO OTTIETO

OTHER IMPORTANT AGREEMENTS

FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, to the extent permitted by law you agree to repay the amount when we ask for it.
- Security Interest.

You give us a security interest in:

- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our entire interest in the vehicle as well as yours. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we will buy insurance that covers your interest and our interest in the vehicle. We will tell you the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- You may owe late charges. You will pay a late charge on each late payment as shown on page 1 of this contract. The term "heavy commercial motor vehicle" means any new or used motor vehicle, excluding a recreational vehicle, which is (i) a truck or truck tractor having a manufacturer's gross vehicular weight of thirteen thousand (13,000) pounds or more, or (ii) a semitrailer or trailer designed for use in combination with a truck or truck tractor. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.
- If you pay late, we may also take the steps described below.
- You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe 3 on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false or misleading information during credit
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due 8 because you defaulted.

- You may have to pay collection costs. If you default and we have to go to court to recover the vehicle, you will pay the reasonable attorney's fees and court costs as the law permits. You will also pay any attorney's fees and court costs a court awards us.
- We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- How you can get the vehicle back if we take it. If we repossess the vehicle, you may get it back by paying the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any other amounts lawfully due under the contract (redeem). Your right to redeem ends when we sell the vehicle. We will tell you how much to pay to redeem.

If we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and any other amounts due because you defaulted (reinstate). We will tell you if you may reinstate and how much to pay if you may.

If you are in default for more than 15 days when we take the vehicle, the amount you must pay to redeem or reinstate will also include the expenses of taking the vehicle, holding it, and preparing it for sale.

- We will sell the vehicle if you do not get it back. If you do not redeem, or, at our option, reinstate, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.
 - We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it, as the law allows. Reasonable attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you may have to pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
- What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.
- Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement: You may prepay all or part of the amount you owe under this contract without penalty. If you do so, you only have to pay the earned and unpaid part of the finance charge and all other amounts due up to the date of your payment. Unearned finance charges will not be rebated under this contract because there will never be any unearned finance charges to rebate. If you default and we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).

WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

- Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.
 - Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

RIGHT TO RECEIVE STATEMENT OF ACCOUNT

Upon your request, we will provide you a statement of account that shows information about your payment history including any charges and credits to your account. It will also show amounts that are due at the time of your request and Information regarding future payments. We will provide you > one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as 8 the law allows. Your right to receive a statement of account 2 ends one year after termination of the contract.

ADDITIONAL RIGHTS

If you encounter a problem, you may have additional rights in under the Unfair Trade Practices and Consumer Protection Law, which is enforced by the Pennsylvania Office of Attorney General, Bureau of Consumer Protection.

APPLICABLE LAW
Federal law and the law of the state of Pennsylvania apply to this contract.

ORITATIVE COPY

LAW 553-PA-e 12/19 v1 Page 4 of 5

T548054130-DP548054131 - THIS IS A CUSTOMER COMPLETE	D COPY OF THE SIGNE	D ELECTRONIC FORM H	ELD BY ROUTEO	NE LLC.	
OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is	not required to obta	in credit and will no	t be provided υ	ınless you sign below	and agree
to pay the extra charge. If you choose to buy a gap contract, the charge is details on the terms and conditions it provides. It is a part of this contract.	shown in Item 4D	of the Itemization of	Amount Fina	nced. See your gap o	contract for
·			****		
Term Mos.		Namo	N/A f Gap Contrac		
I want to buy a gap contract.		Ivallie 0	i Gap Coilliac	4	
Buyer Signs X B N/A					
Dayer orgina X					
OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in fu	ull on or before	N/A	, Year N/A	SELLER'S INITIALS _	N/A
NO COOLII State law does not provide for a "cooling off" or can you may only cancel it if the seller agrees or for leg you change your mind. This notice does not apply t	al cause. You	od for this sa cannot canc	le. After y el this cor	ou sign this contract simply b	ontract, ecause
HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreer and we must sign it. No oral changes are binding. Buyer Signs XC atal. If any part of this contract is not valid, all other parts stay valid. We may delay or rel may extend the time for making some payments without extending the time for making You authorize us to obtain information about you, or the vehicle you are buying, from the See the rest of this contract for other important agreements.	efrain from enforcing a	Co-Buyer S ny of our rights under	Signs X CN this contract wi	I/A ithout losing them. For	
The Annual Percentage Rate may be negotiable and retain its right to receive a part of the Final			ler may a	assign this co	ontract
NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR L CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSE OF GOODS OR SERVICES OBTAINED PURSUANT IN HEREUNDER BY THE BUYER SHALL NOT EXCEED AMO	LEGAL RIGHT ES WHICH THE HERETO OR DUNTS PAID B	S. ANY HOLDI BUYER COUL WITH THE PI YTHE BUYER	ER OF THI D ASSERT ROCEEDS	S CONSUMER AGAINSTTHE HEREOF. REC	CREDIT SELLER
Buyer Signs XD (M) Date 03/09/2022	2 Co-Buyer S	gns AU	14//4	Date	IN/A
You agree to the terms of this contract. You confirm and you were free to take it and review it. You confirm signed it.	n that before m that you re	you signed the ceived a com	his contra pletely fil	ict, we gave it led-in copy wh	to you, ien you
	2 Co-Buyer Si		N/A	Date	N/A
Buyer Printed Name CHARLES BRADY	-	inted Name N/A			
If the "business" use box is checked in "Primary Use for Which Purchased": Print Name ${ m N}$	N/A		Title N/A		
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the	e entire debt. An other	owner is a person whos	se name is on the	e title to the vehicle but d	oes not have
to pay the debt. The other owner agrees to the security interest in the vehicle given to us	s in this contract.				İ
Other owner signs here XN/A	Address N/A				
Seller signs Platinum Motors Group LLC Date 03/09/2022	By XE			Title F&	Manager



P.O. Box 961245
Fort Worth, TX 76161-1245

Date: September 20, 2022 To: CHARLES BRADY

Fax:

From: Santander Consumer USA Inc.

Comments:

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

NOTICE TO CALIFORNIA RESIDENTS: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

NOTICE TO MAINE RESIDENTS: Hours of operation: 7 a.m. to 9 p.m. Central Time, Monday through Friday. Our toll free telephone number is 1.888.222.4227.

NOTICE TO MASSACHUSETTS RESIDENTS: Hours of operation: 7 a.m. to 9 p.m. Central Time, Monday through Friday. Our toll free telephone number is 1.888.222.4227.

Notice of Important Rights: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to Santander Consumer USA.

NOTICE TO BUFFALO RESIDENTS: This collection agency is licensed by the City of Buffalo, New York License Number 556975.

<u>NOTICE TO NEW YORK CITY RESIDENTS</u>: This collection agency is licensed by the New York City Department of Consumer Affairs License Number 1343310.



P.O. Box 961245
Fort Worth, TX 76161-1245

Account Number:

25936168

Primary Name:

CHARLES BRADY

Good Through	Total Payoff	Principal	Interest	Late Fees	Misc. Fees	
10/4/2022	\$36,146.71	\$35,593.80	\$552.92	\$0.00	\$0.00	
10/1/2022						
Effective Date	Amount	Principal	Interest	Late Fees	Misc. Fees	Principal Balance
9/8/2022	\$-912.78	\$-273.07	\$-639.71	\$0.00	\$0.00	\$35,593.80
System allocated pay Internet - Recurring A		designation of the second of t				_
8/8/2022	\$-912.78	\$-268.29	\$-644.49	\$0.00	\$0.00	\$35,866.87
System allocated pay Internet - Recurring A			e De Maria de Estado y Superindente mensional distribución de Principio de Colonia de Secuencia de Secuen		way consister allow all confidence have a me a common device and shadows.	and the second time and t
7/8/2022	\$-912.78	\$-284.17	\$-628.61	\$0.00	\$0.00	\$36,135.16
System allocated pay Internet - Recurring A				gagaga mad 200 sil		all government and another the demokers have been been also as a second
6/8/2022	\$-912.78	\$-258.60	\$-654.18	\$0.00	\$0.00	\$36,419.33
System allocated pay Internet - Recurring				angun a Tir Tir Sainh Albhaid (1855) (1855) (1855) (1855) (1855)	and the second s	ganganian seringan s
5/8/2022	\$-912.78	\$-274.97	\$-637.81	\$0.00	\$0.00	\$36,677.93
System allocated pay Internet - Recurring				رون المراجعة	na skulle lijk kliss (maj saman na nakan kan kan kan kan kan kan kan	
4/8/2022	\$-912.78	\$-270.30	\$-642.48	\$0.00	\$0.00	\$36,952.90
System allocated par Internet - Recurring		u videologistassi vivid de les relations de la proprieta de la proprieta de la proprieta de la proprieta de la		min with the special property and the special		



Confidentiality Notice: The information contained in this facsimile message is legally privileged and confidential information intended only for the use of the individual(s) or entity named in this document. If the reader is not the intended recipient, he/she is hereby notified that any dissemination, distribution or copy of this facsimile is strictly prohibited.

Exhibit B



Start a new complaint

(https://www.consumerfinance.gov/)

221114-9759085

CLOSED



STATUS

Submitted to the CFPB on 11/14/2022

PRODUCT

Debt collection

ISSUE

Attempts to collect debt not owed

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

I Charles Brady the consumer in this matter; sent a Right of rescission notice to Selden Motor(Platinum Group LLC Motors) and SANTANDER CONSUMER USA in 09/2022. Selden Motor(Platinum Group LLC Motors) received their notice on 09/08/2022, that notice went ignored. SANTANDER CONSUMER USA received their notice on 09/12/2022. SANTANDER CONSUMER USA sent a rebuttal on 09/20/2022, but still did not comply with

the Right of rescission notice. That is a violation of 15 USC 1635 for both companies. Not to mention the many other violations that SANTANDER CONSUMER USA has committed of the FDCPA and FCRA.

ATTACHMENTS

4_18_2022 Billing Statement.pdf ed.pdf (5.7 MB)

image.jpg (3.7 MB)

image.jpg (3.9 MB)

7_19_2022 Billing Statement (1).pdf (2 MB)

image.jpg (3.9 MB)

8_19_2022 Billing Statement.pdf (2.2 MB)

image.jpg (3.7 MB)

3_20_2022 Billing Statement (1).pdf (783 KB)

5_19_2022 Billing Statement.pdf (3.3 MB)

image.jpg (3.8 MB)

6_18_2022 Billing Statement pdf (2.5 MB)

9_18_2022 Billing Statement.pdf (1.8 MB)

image.jpg (4.2 MB)

View full complaint 6

Sent to company

STATUS

Sent to company on 11/14/2022

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.

Company responded

STATUS

Company responded on 11/28/2022

RESPONSE TYPE

Closed with explanation

Company's Response

Please see our attached response. Thank you.

ATTACHMENTS

Brady.Charles.Response.112822.Final.pdf (1.8 MB)

Feedback requested

STATUS

Feedback requested on 11/28/2022

FEEDBACK DUE

1/27/2023

Provide feedback about the company's response

We welcome your feedback on how the company responded to your complaint. You will have 60 days from when the company responded to share your feedback. The CFPB will share your feedback responses with the company and use the information to help the CFPB's work with consumer complaints.

Submit your feedback

Closed

The CFPB has closed your complaint.



ADDITIONAL TOOLS AND RESOURCES

Debt Collection (https://www.consumerfinance.gov/consumer-tools/debt-collection/)

Privacy Act Statement

OMB #3170-0011

Note on user experience

Have a question? ¿Preguntas?

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday through Friday (except federal holidays). (https://www.opm.gov/policy-data-oversight/pay-leave/federal-holidays/#url=Overview)

More than 180 languages available.

6 v 5

An official website of the United States Government

Confidential



November 28, 2022

Charles Brady 316 Elwood St. Philadelphia, PA 19144

Re: CFPB Complaint No.: 221114-9759085

Santander Account No.: 25936168

Dear Mr. Brady:

We received your request on November 14, 2022. As a valued customer of Santander Consumer USA Inc., we thank you for the opportunity to address your concerns regarding your account with us.

We regret that you remained dissatisfied with our previous response dated September 20, 2022, regarding your debt validation request. Our customer's concerns and experiences are of the utmost importance to us and we appreciate your feedback regarding this matter.

Here are the terms of your "Retail Installment-Simple Finance Sales Contract" (Contract):

Date:

March 9, 2022

Vehicle:

2015 Mercedes-Benz E-Class

Amount Financed:

\$37,223.20 21.00%

APR: Term:

72 months

Monthly Payment:

\$912.78 (first payment due April 8, 2022)

Dealership:

Platinum Motors Group LLC.

Regarding your request to rescind the Contract, please refer to page five under the section of the Contract title "No Cooling Off Period". This section informs you that State law does not provide for a "cooling off" or cancellation period of this sale.

We are are not able to speak on behalf of Platinum Group LLC (Dealership), as we are not affiliated with them and respectfully suggest you address your concerns with them directly.

We received one indirect dispute which was initiated by the credit reporting agencies on your behalf. Once the indirect dispute was received, we responded to the initiating agency with updated information, if any. We kindly suggest reaching out the originating agencies for any further information regarding the indirect disputes that were submitted, if needed.

We report account information to the four major credit reporting agencies (Experian, Equifax, Transunion, and Innovis) in compliance with The Fair Credit Reporting Act (FCRA), however, reporting may differ between agencies. You may need to contact the agencies directly regarding any differences between reports.

A review of the information provided to the credit reporting agencies shows that on October 31, 2022, we reported the account as Current with a balance of \$35,782.00, with no delinquencies reported.

Confidential

Santander Consumer USA

After investigating your concerns, we confirm the account is following the regulations mentioned in your request. Santander Consumer USA Inc. is committed to responsible lending and treating consumers, customers and vendors with the utmost respect and fairness.

The account has been placed into cease and desist status with your last request as of September 21, 2022, and you will not receive any further communication regarding the account, except for certain notices via mail required by applicable law

We have enclosed copies of documents that validate the account, its status, and balance owed. We did not include information or documents that are not available, irrelevant, or considered proprietary.

We appreciate your business and for the opportunity to address your concerns. You may contact us directly at 1(888)222-4227 if further assistance is needed. Hours of operation are: Monday-Friday 7am-9pm Central Time, Saturday 7am-5pm Central Time, and Sunday-Closed.

Sincerely,

Santander Consumer USA Inc.

Enclosures: Previous Response Contract Payment History



Santander Consumer USA P.O. Box 961211 Fort Worth, TX 76161-1211

9/20/2022

CHARLES BRADY 316 ELWOOD ST PHILADELPHIA, PA 19144-1806

Account Number Ending In: 6168

Dear Charles Brady,

Thank you for contacting Santander Consumer USA regarding the status of your account. This letter serves as confirmation that your correspondence was received.

We have reviewed our records and verified your contractual obligations for the above referenced account. Enclosed you will find the documentation used in support of our decision. It is our policy to report all customer accounts to the credit reporting agencies in a consistent and accurate manner.

If you would like to dispute the accuracy of your tradeline with Santander Consumer, please submit a letter to the Credit Bureau Dispute Department with the following:

- 7 or 10 digit account number
- Name and address of the contractual customer(s)
- Vehicle Identification Number of the collateral related to your dispute
- Your Social Security Number
- Specific details to support your dispute:
 - Provide start and end dates that you are disputing
 - Copy of Credit Bureau Report you are disputing
 - Evidence to support your dispute (as applicable):
 - Proof of Payment or Balance you are disputing, such as bank statements or cleared checks
 - Proof that your account is being incorrectly reported
 - Identity Theft Report, Police Report and Proof of Identity (such as Driver's License) to support invalid inquiry or tradeline with Credit Bureau Report
 - Proof of name or address not reporting correctly, such as a copy of your Driver's License

Please mail the above to Santander Consumer USA, P.O. Box 961211, Fort Worth, TX 76161-1211.

Santander Consumer appreciates your business and values you as a customer. If you have additional questions or concerns, please visit https://santanderconsumerusa.com/learning-center/about-your-credit.

Sincerely. Santander Consumer USA Credit Bureau Department

P.O. Box 961245, Fort Worth, TX 76161-1245 • www.SantanderConsumerUSA.com • 888.222.4227 ©2022 Santander Consumer USA Inc. All rights reserved. SC-SER_40317-1B_060122 Santander, Santander Consumer and the Flame Logo are trademarks of Banco Santander, S.A. or its subsidiaries in the United States or other countries. All other trademarks are the property of their respective owners. 139135935

Confidential

Santander Consumer USA

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Sincerely,

Santander Consumer USA Inc.

Enclosures:
Previous Response
Contract
Payment History

ILAW 553-PA-e 12/19

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

(Including County and Zip Code) CHARLES BRADY	(Including County and Zip Code) N/A	Seller-Creditor (Name and Address) Platinum Motors Group LLC 2380 Maryland Rd. Willow Grove, PA 19090
Philadelphia, PA 19144-1806 PHILADELPHIA	·	

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

Lending biodicodice being a first									
New/Used	Year	Make and Model	Mfg Gross Vehi- cular Weight	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless				
Used	2015	Mercedes-Benz E-Class	N/A	WDDKJ7DB1FF295969	otherwise indicated below business agricultural N/A				

FEDERAL TRUTH-IN-LENDING DISCLOSURES								
ANNUAL PERCENTA RATE The cost of your credit a yearly rate 21.00	GE of as ie.	FINANC CHARG The dolla amount the credit with cost your	E E ar ne ne ne	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 65,720.16	Total Sale Price The total cost of your purchase on credit, including your down payment of 7,000.00 is 72,720.16		
Your Paym	Your Payment Schedule Will Be: (e) means an estimate							
Number of Payments	Number of Amount of				When Payments Are Due			
	s	912.78		·	Monthly beginn	ing 04/08/2022		
72 N/A	s	N/Á		:		. N/A		
A/N EATE O					٠.			

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the

Additional Information: See this contract for more information including information about nonpayment,

charge will be 2% of the part of the payment that is late. Prepayment. If you pay earty, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

default, any required repayment in full before the scheduled date and security interest.

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE EXCEED DEBTOR SHALL NOT AMOUNTS PAID BY THE DEBTOR HEREUNDER.

If you do not meet your contract obligations, you may lose the vehicle.

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

LAW 553-PA-e 12/19 v1 Page 1 of 5

	ller may keep part of the amou		Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage
ash Price		\$ 35,900.00	
Vehicle		s N/A	you that is acceptable to us. You are not required to buy and other insurance to obtain credit.
Accessories and Installation		\$ 3,231,20	I I to any incurrence in charker below houcles u
Government Taxes		¢ N/A	I cortificates from the named insurance companies wi
Vehicle Delivery		s N/A	describe the terms and conditions.
(014/1	or N/A	s N/A	Check the insurance you want and sign below:
to N/A	or N/A	\$NA	Optional Credit Insurance
toN/A	for N/A	3	☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
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+ Other N/A		\$7,00	
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Other Charges Including Amounts Paid	to Others on Your Behalf		for coverage limits of other terms and conduction.
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FINANCE CHARGE AND PAYMENTS

- a. How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the
- How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

YOUR OTHER PROMISES TO US

- if the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, to the extent permitted by law you agree to repay the amount when we ask for it.
- Security Interest.

You give us a security interest in:

- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our entire interest in the vehicle as well as yours. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we will buy insurance that covers your interest and our interest in the vehicle. We will tell you the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the

law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- You may owe late charges. You will pay a late charge on each late payment as shown on page 1 of this contract. The term "heavy commercial motor vehicle" means any new or used motor vehicle, excluding a recreational vehicle, which is (i) a truck or truck tractor having a manufacturer's gross vehicular weight of thirteen thousand (13,000) pounds or more, or (ii) a semitrailer or trailer designed for use in combination with a truck or truck tractor. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.
- If you pay late, we may also take the steps described below. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe 3 on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- You may have to pay collection costs. If you default and we have to go to court to recover the vehicle, you will pay the reasonable attorney's fees and court costs as the law permits. You will also pay any attorney's fees and court costs \$ a court awards us.
- We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- How you can get the vehicle back if we take it. If we repossess the vehicle, you may get it back by paying the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any other amounts lawfully due under the contract (redeem). Your right to redeem ends when we sell the vehicle. We will tell you how much to pay to redeem.

If we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and any other amounts due because you defaulted (reinstate). We will tell you if you may reinstate and how much to pay if you may.

If you are in default for more than 15 days when we take the vehicle, the amount you must pay to redeem or reinstate will also include the expenses of taking the vehicle, holding it, and preparing it for sale.

We will sell the vehicle if you do not get it back. If you do not redeem, or, at our option, reinstate, we will sell the vehicle. We will send you a written notice of sale before

selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it, as the law allows. Reasonable attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you may have to pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of

unearned charges to reduce what you owe.

Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement: You may prepay all or part of the amount you owe under this contract without penalty. If you do so, you only have to pay the earned and unpaid part of the finance charge and all other amounts due up to the date of your payment. Unearned finance charges will not be rebated under this contract because there will never be any unearned finance charges to rebate. If you default and we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).

WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el

SERVICING AND COLLECTION CONTACTS

contrato de venta.

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

RIGHT TO RECEIVE STATEMENT OF ACCOUNT

Upon your request, we will provide you a statement of account that shows information about your payment history including any charges and credits to your account. It will also show amounts that are due at the time of your request and z information regarding future payments. We will provide you one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as Ω the law allows. Your right to receive a statement of account ends one year after termination of the contract.

ADDITIONAL RIGHTS

If you encounter a problem, you may have additional rights under the Unfair Trade Practices and Consumer Protection C Law, which is enforced by the Pennsylvania Office of Attorney General, Bureau of Consumer Protection.

APPLICABLE LAW

Federal law and the law of the state of Pennsylvania apply to this contract.

LAW 553-PA-e 12/19 v1 Page 4 of 5

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 33 of 216

N/A DOPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before		DARION THIS IS A CI	ISTOMER COMPLETED COPY	OF THE SIGNED EL	ECTRONIC FORM	HELD BY ROUTEONE	uc.	and agree
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NO COOLING OFF PERIOD State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales. HOW THIS CONTRACT CAN BE CHANGED. This contract cortains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X C MA. This making some payments without extending the time for making others. See the rest of this contract for other important agreements. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. NOTICE TO BUYER, DO NOT SIGN THIS CONTRACT IN BLANK, YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COLLD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY Date 2010/8/2022. Co-Buyer Signs XD NOTICE TO BUYER, SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HERELNDER. HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HERELNDER. You agree to the terms of this contract. You confirm that you received a completely filled-in copy when you signed it. Buyer Signs XD Light Date 03090/2022 Co-Buyer Signs XE N/A Date N/A Date N/A Date N/A Title N/A Title FAI Manager The RAD MANGER CREDIT THIS PROTOCOL THE NEED TO CONTRACT IN BUYER Signs XD The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and review it. You confirm that you received a completely filled-in copy when you signed this contract is subject to a second the contract of the second that the receive and the contract of the second that the seller paying the entire debt. An other owner is a person whose name is on the title to the			N/A					
NO COLING OFF PERIOD To cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales. HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are briding. Buyer Signs X C MA. And we must sign it. No oral changes are briding. Buyer Signs X C MA. The Annual symmetry of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others. You authorize us to othain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities. See the rest of this contract for other important agreements. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK, YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER CONTRACT IS SUBJECT TO					N/A	V N/A	SELLER'S INITIALS	N/A
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This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

NOTICE TO CALIFORNIA RESIDENTS: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

NOTICE TO MAINE RESIDENTS: Hours of operation: 7 a.m. to 9 p.m. Central Time, Monday through Friday. Our toll free telephone number is 1.888.222.4227.

NOTICE TO MASSACHUSETTS RESIDENTS: Hours of operation: 7 a.m. to 9 p.m. Central Time, Monday through Friday. Our toll free telephone number is 1.888.222.4227.

Notice of Important Rights: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to Santander Consumer USA.

NOTICE TO BUFFALO RESIDENTS: This collection agency is licensed by the City of Buffalo, New York License Number 556975.

NOTICE TO NEW YORK CITY RESIDENTS: This collection agency is licensed by the New York City Department of Consumer Affairs License Number 1343310.



CONSUMER

P.O. Box 961245
Fort Worth, TX 76161-1245

Account Number:

25936168

Primary Name:

CHARLES BRADY

Good Through Tot	al Payoff	Principal	Interest		sc. Fees
12/5/2022	\$35,576.13	\$35,012.11	\$564.03	\$0.00	\$0.00
Effective Date	Amount P	rincipal I	nterest	Late Fees Mis	sc. Fees Principal Balance
11/8/2022	\$-912.78	\$-283.27	\$-629.51	\$0.00	\$0.00 \$35,012.11
System allocated payment Internet - Recurring ACH	\$-912.78	\$-298.42	\$-614.36	\$0.00	\$0.00 \$35,295.38
10/8/2022	e i de la companya d	Φ-2/012		and the second second	and the second s
System allocated payment Internet - Recurring ACH					po 00 po 502 90
9/8/2022	\$-912.78	\$-273.07	\$-639.71	\$0.00	\$0.00 \$35,593.80
System allocated payment Internet - Recurring ACH	<u>t</u>			aan ah	\$2.00 M25 066 97
8/8/2022	\$-912.78	\$-268.29	\$-644.49	\$0.00	\$0.00 \$35,866.87
System allocated paymen Internet - Recurring ACH	t				
7/8/2022	\$-912.78	\$-284.17	\$-628.61	\$0.00	\$0.00 \$36,135.16
System allocated paymen Internet - Recurring ACH	t			and a second control of the second second	
6/8/2022	\$-912.78	\$-258.60	\$-654.18	\$0.00	\$0.00 \$36,419.33
System allocated paymer Internet - Recurring ACH	nt				
5/8/2022	\$-912.78	\$-274.97	\$-637.81	\$0.00	\$0.00 \$36,677.93
System allocated paymer Internet - Recurring ACH	nt [40.00 42 C.52 M
4/8/2022	\$-912.78	\$-270.30	\$-642.48	\$0.00	\$0.00 \$36,952.90
System allocated paymer Internet - Recurring ACH	nt [

Exhibit C

T548054130-DP548054131 - THIS IS A CUSTOMER COMPLETED COPY OF THE SIGNED ELECTRONIC FORM HELD BY ROUTEONE LLC.

RETAIL INSTALLMENT SALE CONTRACT + VIOLATION

Buyer Name and Address (Including County and Zip Code) CHARLES BRADY 316 ELWOOD ST Philadelphia, PA 19144-1806 PHILADELPHIA Co-Buyer Name and Address (Including County and Zip Code) Seller-Creditor (Name and Address)

Platinum Motors Group LLC 2380 Maryland Rd. Willow Grove, PA 19090

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

		Make and Model	Mfg Gross Vehi- cular Weight	Vehicle Identification Number	Primary Use For Which Purchased
New/Used Used	Year 2015	Mercedes-Benz E-Class	N/A	WDDKJ7DB1FF295969	Personal, family, or household unless otherwise indicated below business A/A

-		FINANCE	TH-IN-LENDING Amount	Total of	Total Sale	
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.		CHARGE The dollar amount the credit will cost you.	Financed The amount of credit provided to you or on your behalf.	Payments The amount you will have paid after you have made all payments as scheduled.	Price The total cost of your purchase on credit, including your down payment of 7,000.00	
	21.00 %	£ 28,496.96	s 37,223.20	s 65,720.16	\$ 72,720.16	

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments Amount of Payments Are Due

72 \$ 912.78 Monthly beginning 04/08/2022

N/A \$ N/A

N/A

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

JCC NON-AUTHORITATIVE COPY

If you do not meet your contract obligations, you may lose the vehicle.

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

Cash Price	unts paid to others.) Insurance. You may buy the physical damage ins this contract requires from anyone you choose
44.54	acceptable to us. You may also provide the physical of
Vehicle	\$ 35,900.00 insurance through an existing policy owned or control you that is acceptable to us. You are not required to the
Accessories and Installation	other insurance to obtain credit
Government Taxes	\$ 3,231.20 If any insurance is checked below, police certificates from the named insurance companion.
Vehicle Delivery	e N/A describe the terms and conditions.
toN/A forN/A	N/A Check the insurance you want and sign bek
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	Home Office Address
Total Downpayment = N/A N/A N/A	N/A
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	required to obtain credit. Your decision to buy or
Itage-In	s N/A credit life insurance and credit disability insurance will a factor in the credit approval process. They will
Gross Trade-In Allowance	hyper in provided unless you sign and agree to pay the extra
Less Pay Off Made By Seller to N/A	you choose this insurance, the cost is shown in ite the Itemization of Amount Financed. Credit life in
Equals Net Trade In	7.000.00 pays the ungaid part of the Amount Financed if you
+ Cash N/A	insurance pays only the amount you would owe if y
+ Other N/A	all your payments on time. Credit disability insuran
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+ Other N/A	your payment or in the number of payments. The po
(If total downpayment's negative, enter "0" and see 4H below) Unpaid Balance of Cash Price (1 minus 2)	\$ 7,000.00 (2) certificates issued by the named insurance compar further limit the coverage that credit life insurance that credit life insurance
Disability Term N/A \$ N/A B Other Optional Insurance Paid to Insurance Company or Companies	\$ N/A Other Optional Insurance
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C Official Fees Paid to Government Agencies	Premium \$
toSELDEN MOTORS for MESSENGER FEE	\$ 55.00 Description of Coverage N/A
toN/A for N/A	S N/A Incurance Company Name
toN/A for N/A	\$ N/A Insurance Company Name N/A
D Optional Gap Contract	3
E Government Taxes Not Included in Cash Price	\$ N/A Home Office Address N/A
F : Government License and/or Registration Fees	
N/A	() () () () () () () () () ()
Registration Fee : \$ 39.00	\$
G Government Certificate of Title Fees	Premium \$
(includes \$security interest recording fee) H. Other Charges (Seller must identify who is paid and describe purpose)	\$ 86.00 Description of CoverageN/A
toN/A for Prior Credit or Lease Balance	\$ N/A Insurance Company Name N/A
to SELDEN MOTORS for Documentation Fee	\$ 422.00
MODEL DE LA MICTORIA	\$ 4,490.00 Home Office Address
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T548054130-DP548054131 - THIS IS A CUSTOMER COMPLETED COPY OF THE SIGNED ELECTRONIC FORM HELD BY ROUTEONE LLC.

OTHER IMPORTANT AGREEMENTS

FINANCE CHARGE AND PAYMENTS

How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.

How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.

- How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

YOUR OTHER PROMISES TO US

If the vehicle is damaged, destroyed, or missing: You agree to pay us all you owe under this contract even if the

vehicle is damaged, destroyed, or missing.

Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, to the extent permitted by law you agree to repay the amount when we ask for it.

Security Interest.

You give us a security interest in:

The vehicle and all parts or goods put on it;

- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our entire interest in the vehicle as well as yours. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we will buy insurance that covers your interest and our interest in the vehicle. We will tell you the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the

law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you

IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- You may owe late charges. You will pay a late charge on each late payment as shown on page 1 of this contract. The term "heavy commercial motor vehicle" means any new or used motor vehicle, excluding a recreational vehicle, which is (i) a truck or truck tractor having a manufacturer's gross vehicular weight of thirteen thousand (13,000) pounds or more, or (ii) a semitrailer or trailer designed for use in combination with a truck or truck tractor. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.
- If you pay late, we may also take the steps described below. You may have to pay all you owe at once. If you break your You may have to pay all you own at that you pay all you own promises (default), we may demand that you pay all you own on this contract at once. Default means:

You do not pay any payment on time;

- You give false or misleading information during credit application;
- You start a proceeding in bankruptcy or one is started against you or your property; or

You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due 8 because you defaulted.

You may have to pay collection costs. If you default and we have to go to court to recover the vehicle, you will pay the reasonable attorney's fees and court costs as the law? permits. You will also pay any attorney's fees and court costs a court awards us.

We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking f device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.

How you can get the vehicle back if we take it. If we repossess the vehicle, you may get it back by paying the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any other amounts lawfully due under the contract (redeem). Your right to redeem ends when we sell the vehicle. We will tell you how much to pay to redeem.

If we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and any other amounts due because you defaulted (reinstate). We will tell you if you may reinstate and how much to pay if you may.

If you are in default for more than 15 days when we take the vehicle, the amount you must pay to redeem or reinstate will also include the expenses of taking the vehicle, holding it, and preparing it for sale.

T548054130-DP548054131 - THIS IS A CUSTOMER COMPLETED COPY OF THE SIGNED ELECTRONIC FORM HELD BY ROUTEONE LLC.

- We will sell the vehicle if you do not get it back. If you do not redeem, or, at our option, reinstate, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.
 - We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle. holding it, preparing it for sale, and selling it, as the law allows. Reasonable attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you may have to pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
- What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.
- Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement: You may prepay all or part of the amount you owe under this contract without penalty. If you do so, you only have to pay the earned and unpaid part of the finance charge and all other amounts due up to the date of your payment. Unearned finance charges will not be rebated under this contract because there will never be any unearned finance charges to rebate. If you default and we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).
- WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties merchantability or of fitness for a particular purpose.

- Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el
- SERVICING AND COLLECTION CONTACTS

contrato de venta.

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

RIGHT TO RECEIVE STATEMENT OF ACCOUNT Upon your request, we will provide you a statement of account that shows information about your payment history including any charges and credits to your account. It will also show amounts that are due at the time of your request and $\frac{\partial}{\partial t}$ information regarding future payments. We will provide you ≥ one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as § the law allows. Your right to receive a statement of account ends one year after termination of the contract.

ADDITIONAL RIGHTS
If you encounter a problem, you may have additional rights of under the Unfair Trade Practices and Consumer Protection of Law, which is enforced by the Pennsylvania Office of Pennsylvania Office of Pennsylvania Attorney General, Bureau of Consumer Protection.

APPLICABLE LAW

Federal law and the law of the state of Pennsylvania apply to this contract.

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 41 of 216

		TED CORV OF THE SIGNED ELECTRONIC FO	ORM HELD BY ROUTEONE LLC.	_	
T548054130-DP548	8054131 - THIS IS A CUSTOMER COMPLE	TED COPY OF THE SIGNED ELECTRONIC FO	ill not be provided unless y	ou sign below a	nd agree
T548054130-DP548 DPTIONAL GAP CONTRACT. A gap coo o pay the extra charge. If you choose to	ntract (debt cancellation contract) o buy a gap contract, the charge	is shown in Item 4D of the Itemizati	on of Amount Financed. S	ee your gap co	nuaction
o pay the extra charge. If you choose to letails on the terms and conditions it pro	ovides. It is a part of this contract.	•	N/A		
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PTION: You pay no finance charge if the	ne Amount Finances, tem 6, to per-	TO BENIAR			
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State law does not provide	for a "cooling off" or c	cancellation period for the	ancel this contrac	t simply be	ecause
State law does not provide you may only cancel it if th you change your mind. Thi	te seller agrees of for	v to home solicitation sa	les.		
HOW THIS CONTRACT CAN BE CHANGE	D. This contract contains the entire a	greement between you and us relating to	This Coillact. Any Change to a	10 20112 201	
HOW THIS CONTRACT CAN BE CHANGE and we must sign it. No oral changes are bi If any part of this contract is not valid, all o	inding. Buyer Signs XC	greement between you and us relating to Co-E	s under this contract without	osing them. For ϵ	xample, we
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Buyer Signs XE	Date 03/09 BRADY Imary Use for Which Purchased*: Print I	Co-Buyer Signs XE Co-Buyer Printed Name N/A Name N/A ying the entire debt. An other owner is a peen to us in this contract. Address N/A	N/A ne N/A Title N/A rson whose name is on the title	Date	N/A does not hav



Exhibit D-

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CHARLES BRADY

316 E ELWOOD ST PHILADELPHIA PA 19144-1806

ACCOUNT INFORMATION

Statement Date 03/20/2022

Account Number 0025936168

Account Status as of Current Statement Date

Violation 15 USC Last Payment Made Monthly Payment \$912.78/692 42 (A)

Past Due \$0.00 and 9202 Unpaid Fees and Charges \$0.00 Vib Lation 15 USC 1692 F6

TOTAL AMOUNT DUE

\$912.78

Violation

15 USC

by 04/08/2022

Violation Principal Balance

692e(2) **Estimated Payoff*** and by 03/20/2022

*Balance includes principal, accrued interest, and 15 USC unpaid fees and charges as of the statement date

ACCOUNT ALERTS & IMPORTANT INFORMATION

Welcome to Santander Consumer USA Inc (SCUSA). Your loan/contract was originated by or assigned to us. We look forward to providing you with quality service on your automobile loan/contract.

ACCOUNT ACTIVITY SINCE LAST STATEMENT

			Principal	Interest	Late Fees	Other rees
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FREE PAYMENT OPTIONS



Pay using Auto Pay when you sign up by visiting MyAccount.SantanderConsumerUSA.com or call us at 888.222.4227 to request the Auto Pay authorization form by mail



Pay online using a checking/savings account at MyAccount.SantanderConsumerUSA.com



Pay by phone using a checking/savings account on our automated system at 888.222.4227



Pay by mail: Santander Consumer USA P.O. Box 660633

Dallas, TX 75266-0633 Please include your account number on your check Exhibit

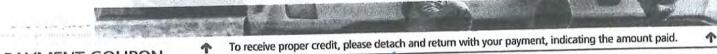
See reverse for alternative payment options.

SPECIAL OFFERS & MESSAGES



We are excited about being your auto-finance company and committed to providing you superior customer service that is simple, personal and fair.

- » Manage your account using the MyAccount online customer service tools at SantanderConsumerUSA.com, logging in from any connected device that is convenient.
- » If you have questions and cannot find the answers in our FAQ section at SantanderConsumerUSA.com/support, contact customer service toll-free at 888.222.4227. Once you're logged in at MyAccount, you also can use our live chat feature!



- PAYMENT COUPON

Santander

ConsumerUSA

CHARLES BRADY 316 E ELWOOD ST PHILADELPHIA PA 19144-1806

To update your address and/or telephone information, please check the box and fill out the reverse side.

Total Amount Due \$912.78 USC 16

Account Number 0025936168

Due Date 04/08/2022

Total Amount Enclosed \$

SANTANDER CONSUMER USA PO BOX 660633 DALLAS TX 75266-0633 Paying Your Account Ahead - See reverse side

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Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 45 of 216

will guide you through our menu.

Insurance - Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. To update your policy information at any time, visit MyAccount.SantanderConsumerUSA.com or call 888.222.4227.

Notice to Customer - If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received and your check will not be returned to your financial institution.

NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT
TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY
SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF
SUCH ORAL REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS
THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS
THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-1245.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

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Send bankruptcy notifications to:

Santander Consumer USA Attn: Bankruptcy Dept. P.O. Box 560284, Dallas, TX 75356-0284. All verbal communication regarding a bankruptcy needs to be made by calling 888.437,4846.

Mail your insurance information to: Santander Consumer USA P.O. Box 1984, Carmel, IN 46082

Mail non-payment correspondence to: Santander Consumer USA P.O. Box 961245, Fort Worth, TX 76161-1245

You have the right to dispute the accuracy of information we may have reported to a credit bureau. You may contact Santander by writing a lette describing your dispute. The address for disputes is: Santander Consumer USA Credit Bureau Disputes P.O. Box 961211, Fort Worth, TX 76161

Sign up for online statements and recurring payments. Visit the My Account section of MyAccount Santander Consumer USA.com and set up a online account. You will need a valid email address an your social security number to get started.

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CHANGE OF ADDRESS/TE	EPHONE IN ONIV	,,,,,,,	if the vehicle is being garaged at a locc enter to reflect the correct garaging in	ation other than the new r formation below,	maining address, please
Your Street Address					
Your City	State	Zip			
Home Phone	Cell Phon	e	Vehicle Location Street Address		
Work Phone			Your City	State	Zip
Email Address					

Change of address/telephone information may also be done online at MyAccount.SantanderConsumerUSA.com.

SC-SER_40717-0_0424

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 46 of 216

Questions? Go to MyAccount. Santander Consumer USA.com or call 888, 222, 4227 Monday through Friday, 7 a.m. to 9 p.m., CT, and Saturday, 7 a.m. to 5 p.m., CT.

PAYMENT INFORMATION



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You won't have to worry about being late or missing a car payment again! It's

- » Visit MyAccount.SantanderConsumerUSA.com to sign up, or call us at 888,222 4227 to request the Auto Pay authorization form by mail. smart, it's FREE and it's easy!
 - » To stop or cancel Auto Pay, sintply notify Santander Consumer USA orally or in Writing at least three business days before the scheduled date of the transfer. You may be required to provide a written authorization within 14 days of an oral request.
 - » If you change financial institutions or accounts, you may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.



Pay online at MyAccount.SantanderConsumerUSA.com. We accept ACH payments from checking/savings account with no additional fee You can make a one-time payment or set up a recurring online payment plan. A fee may apply* if you choose to use your debit card.



Pay by phone. Make a free ACH payment using a checking or savings account on our automated system. Call 888.222.4227. Please have your Santander Consumer USA account number and your bank account and routing transit number ready when you call:



Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dailas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, little-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date.



MoneyGram or Western Union. Excress payments can be made using MoneyGram or Western Union Quick Collect. Please visit MyAccount.SantanderConsumerUSA.com for details, including fees that may apply.* Please note:

» MoneyGram Receive Code is 1544

Western Union City Code is PITSTOP, State Code is TX



CheckFreePay. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their automobile payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location. To find the location nearest you, visit www.checkfreepay.com. Fees may apply.*



PayNearMe. This service enables customers to walk into nearly 9,000 locations nationwide to make their automobile payment. Most stores are open 24 hours a day, 7 days a week. Just visit www.paynearme.com/santanderconsumerusa to get your payment code. Visit your nearby 7-Eleven of Ace Cash Express and provide the cashler with your payment code. Make your cash payment and keep your receipt as proof of payment. To find the location nearest you visit www.paynearme.com. Fees may apply.

*A third-party payment processing company may charge a fee to process your payment.



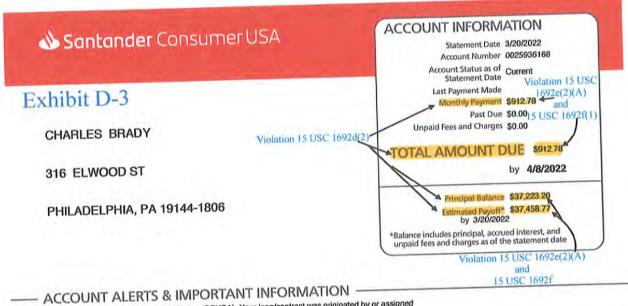
Late Payment Warning: If we do not receive your payment(s) - including any fees or late charges that have been assessed - by the due date, you may have to pay a late fee. In addition, our service center associates will contact you for collection of payment. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report

Watch a video to learn more about simple interest contracts at www.SantanderConsumerUSA.com.

Paying Your Account Ahead. Any amount paid over your total due shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment by the due date of each billing cycle, regardless of now much you paid in previous billing cycles, until your account is naid in full. If you would like your payment allocated differently, please contact us at 888.222.4227.

ACCOUNT INFORMATION

Automated Account Information - Please visit our web site MyAccount.SantanderConsumerUSA.com to obtain your payoff information, next payment due, date of last payment or to update your account at any time Mail payoff checks to: Santander Consumer USA



Welcome to Santander Consumer USA Inc (SCUSA). Your loan/contract was originated by or assigned

ACCOUNT ACTIVITY SINCE LAST STATEMENT

	Description	Total	Principal	Interest	Late Fees	Other Fees
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FREE PAYMENT OPTIONS

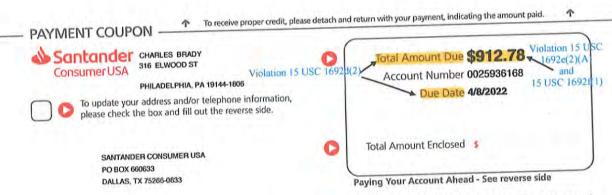
Pay using Auto Pay when you sign up by visiting MyAccount. SantanderConsumerUSA.com or call us at 888.222.4227 to request the Auto Pay authorization form by mail

Pay online using a checking/savings account at

Pay by phone using a checking/savings account on our automated system at 888.222.4227 Pay by mail: Santander Consumer USA P.O. Box 660633 Dallas, TX 75266-0633

Please include your account number on your check or money order. Allow 5-7 days for delivery. See reverse for alternative payment options.

SPECIAL OFFERS & MESSAGES -



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Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 48 of 216

Questions? Go to MyAccount. Santander Consumer U.S.A. com or call 888.222.4227 Monday through Friday, 7 a.m. to 9 p.m., CT, and Saturday, 7 a.m. to 5 p.m., CT.

PAYMENT INFORMATION



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You won't have to worry about being late or missing a car payment again! It's smart, it's FREE and it's easy!

- » Visit MyAccount Santander Consumer USA.com to sign up, or call us at 888.222.4227 to request the Auto Pay authorization form by mail.
- » To stop or cancel Auto Pay, simply notify Santander Consumer USA orally or in writing at least three business days before the scheduled date of the transfer. You may be required to provide a written authorization within 14 days of an oral request.
- » If you change financial institutions or accounts, you may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.



Pay online at MyAccount.SantanderConsumerUSA.com, We accept ACH payments from checking/savings account with no additional fee. You can make a one-time payment or set up a recurring online payment plan. A fee may apply* if you choose to use your debit card.



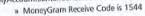
Pay by phone. Make a free ACH payment using a checking or savings account on our automated system. Call 888.222.4227. Please have your Santander Consumer USA account number and your bank account and routing transit number ready when you call.



Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, title-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date.



MoneyGram or Western Union. Express payments can be made using MoneyGram or Western Union Quick Collect. Please visit MyAccount.SantanderConsumerUSA.com for details, including fees that may apply.* Please note:



Western Union City Code is PITSTOP, State Code is TX



CheckFreePay. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their automobile payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location. To find the location nearest you, visit www.checkfreepay.com. Fees may apply.*



PayNearMe. This service enables customers to walk into nearly 9,000 locations nationwide to make their automobile payment. Most stores are open 24 hours a day, 7 days a week. Just visit www.paynearme.com/sanlander.consumerusa to get your payment code. Visit your nearby 7-Eleven or Ace Cash Express and provide the cashier with your payment code. Make your cash payment and keep your receipt as proof of payment. To find the location nearest you visit www.paynearme.com. Fees may apply.*

*A third-party payment processing company may charge a fee to process your payment.



Late Payment Warning: If we do not receive your payment(s) – including any fees or late charges that have been assessed – by the due date, you may have to pay a late fee. In addition, our service center associates will contact you for collection of payment. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Watch a video to learn more about simple interest contracts at www.SantanderConsumerUSA.com.

Paying Your Account Ahead. Any amount paid over your total due shown on the front of this statement by your due date will be applied to reging from Account Arread. Any amount paid over your lotal one shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment by the due date of each billing cycle, regardless of how much you paid in previous billing cycles, until your account is paid in full. If you would like your payment allocated differently, please contact us at 888.222.4227.

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Insurance - Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. To update your policy information at any time, visit MyAccount.SantanderConsumerUSA.com or call 888.222.4227.

Notice to Customer - If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received and your check will not be returned to your financial institution.

IS RECEIVED AND YOUR CRECK WIIL NOT DE RETURNED TO YOUR FINANCIAL REQUEST THAT NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFRIMATION OF THE REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFRIMATION OF THE REQUEST FORTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-1245.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

Exhibit D-4

Mail payoff checks to: Santander Consumer USA P.O. Box 660633, Dallas, TX 75266-0633

Send bankruptcy notifications to: Santander Consumer USA Attn: Bankruptcy Dept. P.O. Box 560284, Dallas, TX 75356-0284. All verbal communication regarding a bankruptcy needs to be made by calling 888.437.4846.

Mail your insurance information to: Santander Consumer USA P.O. Box 1984, Carmel, IN 46082.

Mail non-payment correspondence to: Santander Consumer USA P.O. Box 961245, Fort Worth, TX 76161-1245

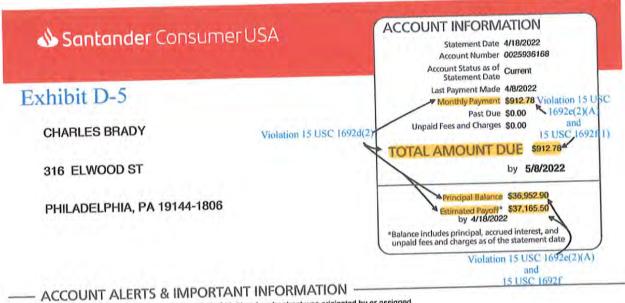
You have the right to dispute the accuracy of four nave the right to dispute the accuracy of information we may have reported to a credit bureau. You may contact Santander by writing a letter describing your dispute. The address for disputes is: Santander Consumer USA Credit Bureau Disputes P.O. Box 961211, Fort Worth, TX 76161

Sign up for online statements and recurring payments. Visit the My Account section of MyAccount.SantanderConsumerUSA.com and set up an online account. You will need a valid email address and your social security number to get started.

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CHANGE OF ADDRESS/TELEPHONE INFORMATI	ON

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HANGE OF ADDRESS/TELEPHONE INFORMATION					
			If the vehicle is being garaged at a locatio enter to reflect the correct garaging infor	on other than the new in nation below.	nailing address, please
Your Street Address					
Your City	State	Zĺp			
Home Phone	ome Phone Cell Phone		Vehicle Location Street Address		
Work Phone			Your City	State	Zlp
Fmail Address			_		



Welcome to Santander Consumer USA Inc (SCUSA). Your loan/contract was originated by or assigned to us. We look forward to providing you with quality service on your automobile loan/contract. Account is currently setup on recurring payments.

ACCOUNT ACTIVITY SINCE LAST STATEMENT Violation, I

Other Fees Late Fees Description \$0.00 \$0.00 (\$270.30) (\$642.48) (\$912.78) Payment Made 15 USC 1692e(2)(A) Violation and 15 USC 1692ff

©2020 Santander Consumer USA Inc. All rights reserved. Questions? Go to MyAccount.SantanderConsumerUSA.com or call 888.222.4227.

FREE PAYMENT OPTIONS

Pay using Auto Pay when you sign up by visiting MyAccount.SantanderConsumerUSA.com or call us at 888.222.4227 to request the Auto Pay authorization form by mail

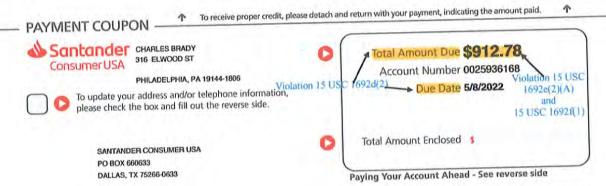
Pay online using a checking/savings account at

Pay by phone using a checking/savings account on our automated system at 888.222.4227

Pay by mail: Santander Consumer USA P.O. Box 660633 Dallas, TX 75266-0633

Please include your account number on your check or money order. Allow 5-7 days for delivery. See reverse for alternative payment options.

SPECIAL OFFERS & MESSAGES



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Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 50 of 216

Questions? Go to MyAccount.SantanderConsumerUSA.com or call 888.222.4227 Monday through Friday, 7 a.m. to 9 p.m., CT, and Saturday, 7 a.m. to 5 p.m., CT.

PAYMENT INFORMATION



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You won't have to worry about being late or missing a car payment again! It's

- smart, it's FREE and it's easy! » Visit MyAccount.SantanderConsumerUSA.com to sign up, or call us at 888.222.4227 to request the Auto Pay authorization form by mail.
 - » To stop or cancel Auto Pay, simply notify Santander Consumer USA orally or in writing at least three business days before the scheduled date of the transfer. You may be required to provide a written authorization within 14 days of an oral request.
 - » If you change financial institutions or accounts, you may stop payment of a debit entry by providing written notification to both
 - Santander Consumer USA and your financial institution prior to closing or changing your account.



Pay online at MyAccount.SantanderConsumerUSA.com. We accept ACH payments from checking/savings account with no additional fee. You can make a one-time payment or set up a recurring online payment plan. A fee may apply* if you choose to use your debit card.



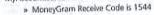
Pay by phone. Make a free ACH payment using a checking or savings account on our automated system. Call 888.222.4227. Please have your Santander Consumer USA account number and your bank account and routing transit number ready when you call



Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, title-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date



MoneyGram or Western Union. Express payments can be made using MoneyGram or Western Union Quick Collect. Please visit MyAccount.SantanderConsumerUSA.com for details, including fees that may apply.* Please note:



» Western Union City Code is PITSTOP, State Code is TX



CheckFreePay. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their automobile payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location. To find the location nearest you, visit www.checkfreepay.com. Fees may apply.*



PayNearMe. This service enables customers to walk into nearly 9,000 locations nationwide to make their automobile payment. Most stores are open 24 hours a day, 7 days a week. Just visit www.paynearme.com/santanderconsumerusa to get your payment code. Visit your nearby 7-Eleven or Ace Cash Express and provide the cashier with your payment code. Make your cash payment and keep your receipt as proof of payment. To find the location nearest you visit www.paynearme.com. Fees may apply.*

*A third-party payment processing company may charge a fee to process your payment.



Late Payment Warning: If we do not receive your payment(s) – including any fees or late charges that have been assessed – by the due date, you may have to pay a late fee. In addition, our service center associates will contact you for collection of payment. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Watch a video to learn more about simple interest contracts at www.SantanderConsumerUSA.com.

Paying Your Account Ahead. Any amount paid over your total due shown on the front of this statement by your due date will be applied to reging four Account Anead. Any encount paid over your total due shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment by the due date of each billing cycle, regardless of how much you paid in previous billing cycles, until your account is paid in full. If you would like your payment allocated differently, please contact us at 888.222.4227.

ACCOUNT INFORMATION

Automated Account Information - Please visit our web site MyAccount.SantanderConsumerUSA.com to obtain your payoff information, next payment due, date of last payment or to update your account at any time call 888.222.4227. You may also use this system to make a payment by phone. Follow the simple instructions that will guide you through our menu.

Insurance - Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. To update your policy Information at any time, visit MyAccount. Santander Consumer USA.com or call 888.222.4227.

Notice to Customer - If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received and your check will not be returned to your financial institution.

NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFRIMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST, YOU MAY TERMINATE THIS REQUEST BY WRITING TO SANTANDER CONSUMER USA INC., PO. BOX 961245, FORT WORTH, TX 76161-1245.

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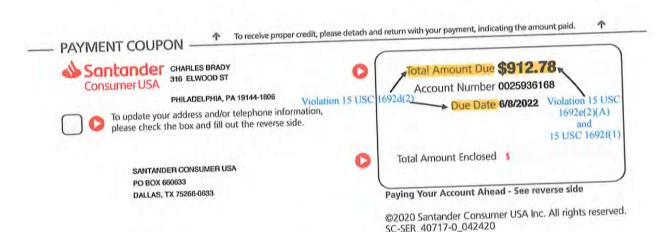
You have the right to dispute the accuracy of information we may have reported to a credit bureau. You may contact Santander by writing a letter describing your dispute. The address for disputes is: Santander Consumer USA Credit Bureau Disputes P.O. Box 961211, Fort Worth, TX 76161

Sign up for online statements and recurring payments. Visit the My Account section of MyAccount SantanderConsumerUSA.com and set up an online account. You will need a valid email address and your social security number to get started.

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CHANGE OF ADDRESS/TELEPHONE INFORMATION			DATE OF THE PARTY		(PLEASE PRINT)
			If the vehicle is being garaged at a local enter to reflect the correct garaging info	tion other than the new ormation below.	mailing address, please
Your Street Address					
Your City	State	Zip			
Home Phone Cell Phone		Vehicle Location Street Address			
Work Phone			Your City	State	Zip
Fmail Address			_		

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 51 of 216 ACCOUNT INFORMATION **Santander** Consumer USA Statement Date 5/19/2022 Account Number 0025936168 Account Status as of Current Statement Date Last Payment Made 5/8/2022 Exhibit D-7 Monthly Payment \$912.78 Violation 15 L Past Due \$0.00 1692e(2)(/ Unpaid Fees and Charges \$0.00 and 15 USC 1692(1) \$912.78 CHARLES BRADY Violation 15 USC 1692d(2) TOTAL AMOUNT DUE by 6/8/2022 316 ELWOOD ST Principal Balance \$36,677.93 PHILADELPHIA, PA 19144-1806 off* \$36,910.06 by 5/19/2022 *Balance includes principal, accrued interest, and unpaid fees and charges as of the statement date and 15 USC 1692f ACCOUNT ALERTS & IMPORTANT INFORMATION Account is currently setup on recurring payments. FREE PAYMENT OPTIONS ACCOUNT ACTIVITY SINCE LAST STATEMENT Pay using Auto Pay when you sign up by visiting Other Fees Late Fees call us at 888.222.4227 to request the Auto Pay Total Description \$0.00 \$0.00 (\$637.81) (\$274.97)authorization form by mail Payment Made (\$912.78) 05/08/22 Pay online using a checking/savings account at Violation Pay by phone using a checking/savings account and on our automated system at 888.222.4227 JSC 1692ft Pay by mail: Santander Consumer USA P.O. Box 660633 Dallas, TX 75266-0633 @2020 Santander Consumer USA Inc. All rights reserved. Questions? Go to MyAccount.SantanderConsumerUSA.com or call Please include your account number on your check or money order. Allow 5-7 days for delivery. See reverse for alternative payment options. 888.222.4227. SPECIAL OFFERS & MESSAGES



Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 52 of 216

Questions? Go to MyAccount. SantanderConsumerUSA.com or call 888.222.4227 Monday through Friday, 7 a.m. to 9 p.m., CT, and Saturday, 7 a.m. to 5 p.m., CT.

PAYMENT INFORMATION



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You won't have to worry about being late or missing a car payment again! It's

- » Visit MyAccount SantanderConsumerUSA.com to sign up, or call us at 888.222.4227 to request the Auto Pay authorization form by mail. smart, it's FREE and it's easy!
 - » To stop or cancel Auto Pay, simply notify Santander Consumer USA orally or in writing at least three business days before the scheduled date of the transfer. You may be required to provide a written authorization within 14 days of an oral request.
 - » If you change financial institutions or accounts, you may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.



Pay online at MyAccount Santander Consumer USA.com. We accept ACH payments from checking/savings account with no additional fee. You can make a one-time payment or set up a recurring online payment plan. A fee may apply* If you choose to use your debit card.



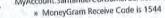
Pay by phone. Make a free ACH payment using a checking or savings account on our automated system. Call 888.222.4227, Please have your Santander Consumer USA account number and your bank account and routing transit number ready when you call.



Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, title-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date.



MoneyGram or Western Union. Express payments can be made using MoneyGram or Western Union Quick Collect. Please visit MyAccount.SantanderConsumerUSA.com for details, including fees that may apply.* Please note:



» Western Union City Code is PITSTOP, State Code is TX



CheckFreePay. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their automobile payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location. To find the location nearest you, visit www.checkfreepay.com. Fees may apply.*



PayNearMe. This service enables customers to walk into nearly 9,000 locations nationwide to make their automobile payment. Most stores are open 24 hours a day, 7 days a week. Just visit www.paynearme.com/santanderconsumerusa to get your payment code. Visit your nearby 7-Eleven or Ace Cash Express and provide the cashier with your payment code. Make your cash payment and keep your receipt as proof of payment. To find the location nearest you visit www.paynearme.com. Fees may apply.*

*A third-party payment processing company may charge a fee to process your payment.



Late Payment Warning: If we do not receive your payment(s) – including any fees or late charges that have been assessed – by the due date, you reach rayment warning: If we do not receive your payment(s) — including any rees or late charges that have been assessed — by the due date, you may have to pay a late fee. In addition, our service center associates will contact you for collection of payment. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Watch a video to learn more about simple interest contracts at www.SantanderConsumerUSA.com.

Paying Your Account Ahead. Any amount paid over your total due shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment by the due date of each your parance out will not turner advance your due date. You will need to make at least one regular monthly payment by the due date of each billing cycle, regardless of how much you paid in previous billing cycles, until your account is paid in full. If you would like your payment allocated differently, please contact us at 888,222,4227.

ACCOUNT INFORMATION

Automated Account Information - Please visit our web site MyAccount.SantanderConsumerUSA.com to obtain your payoff information, next payment due, date of last payment or to update your account at any time call 888.222.4227. You may also use this system to make a payment by phone. Follow the simple instructions that will guide you through our menu.

Insurance - Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. To update your policy Information at any time, visit MyAccount.SantanderConsumerUSA.com or call 888.222.4227.

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Accounts Registable Contaction By contacting the contaction of the provided to you with your bank statement.

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NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY THE REQUEST WILL BE VAUD FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN MATION OF THE REQUEST WILL BE VAUD FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN THE REQUEST WOUNT THAT THE REQUEST WOUNT ARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-1245.

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Email Address					

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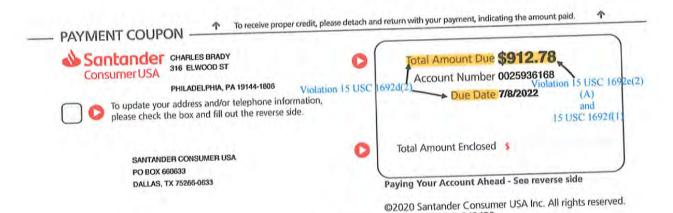
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Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 54 of 216

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Pay online at MyAccount.SantanderConsumerUSA.com. We accept ACH payments from checking/savings account with no additional fee. You can make a one-time payment or set up a recurring online payment plan. A fee may apply* if you choose to use your debit card.



Pay by phone. Make a free ACH payment using a checking or savings account on our automated system. Call 888.222.4227. Please have your Santander Consumer USA account number and your bank account and routing transit number ready when you call Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account



number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, title-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date



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Mail payoff checks to: Santander Consumer USA P.O. Box 660633, Dallas, TX 75266-0633

Send bankruptcy notifications to: Santander Consumer USA Attn: Bankruptcy Dept. P.O. Box 560284, Dallas, TX 75356-0284. All verbal communication regarding a bankruptcy needs to be made by calling 888.437.4846.

Mail your insurance information to: Santander Consumer USA P.O. Box 1984, Carmel, IN 46082.

Mail non-payment correspondence to: Santander Consumer USA P.O. Box 961245, Fort Worth, TX 76161-1245

You have the right to dispute the accuracy of information we may have reported to a credit bureau. You may contact Santander by writing a letter describing your dispute. The address for disputes is: Santander Consumer USA Credit Bureau Disputes P.O. Box 961211, Fort Worth, TX 76161

Sign up for online statements and recurring payments. Visit the My Account section of MyAccount.SantanderConsumerUSA.com and set up an online account. You will need a valid email address and your social security number to get started.

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(D) C	ACE	PRIM	(TL

CHANGE OF ADDRESS/TEL	EPHONE INFORMA	TION			
			If the vehicle is being garaged at a lo enter to reflect the correct garaging in	cation other than the new of the	mailing address, please
Your Street Address					
Your City	State	Zip			
Home Phone Cell Phone		Vehicle Location Street Address			
Work Phone			Your City	State	Zip
Email Address			_		

ACCOUNT ACTIVITY SINCE LAST STATEMENT

	I - I V	Total	Principal	Interest	Late Fees	Other Fees
Date 07/08/22	Description Payment Made	(\$912.78)	(\$284.17)	(\$628.61)	\$0.00	\$0.00
		A Comment	5 USC 169 and USC 1692f(

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Questions? Go to MyAccount.SantanderConsumerUSA.com or call
888.222.4227.

FREE PAYMENT OPTIONS

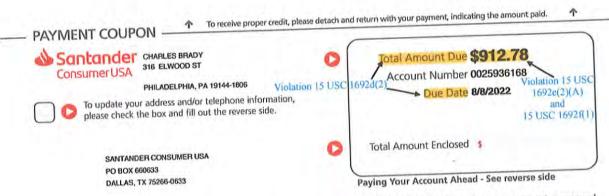
Pay using Auto Pay when you sign up by visiting
MyAccount.SantanderConsumerUSA.com or
call us at 888.222.4227 to request the Auto Pay
authorization form by mail

Pay online using a checking/savings account at MyAccount.SantanderConsumerUSA.com

Pay by phone using a checking/savings account on our automated system at 888.222.4227
Pay by mail: Santander Consumer USA P.O. Box 660633

Please include your account number on your check or money order. Allow 5-7 days for delivery. See reverse for alternative payment options.

- SPECIAL OFFERS & MESSAGES



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Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 56 of 216

Questions? Go to MyAccount.SantanderConsumerUSA.com or call 888.222.4227 Monday through Friday, 7 a.m. to 9 p.m., CT, and Saturday, 7 a.m. to 5 p.m., CT.

PAYMENT INFORMATION



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You won't have to worry about being late or missing a car payment again! It's smart, it's FREE and it's easy!

- Visit MyAccount.SantanderConsumerUSA.com to sign up, or call us at 888.222.4227 to request the Auto Pay authorization form by mail.
- To stop or cancel Auto Pay, simply notify Santander Consumer USA orally or in writing at least three business days before the scheduled date of the transfer. You may be required to provide a written authorization within 14 days of an oral request.
- » If you change financial institutions or accounts, you may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.



Pay online at MyAccount.SantanderConsumerUSA.com. We accept ACH payments from checking/savings account with no additional fee. You can make a one-time payment or set up a recurring online payment plan. A fee may apply* if you choose to use your debit card.



Pay by phone. Make a free ACH payment using a checking or savings account on our automated system. Call 888.222.4227. Please have your Santander Consumer USA account number and your bank account and routing transit number ready when you call



Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dailas, TA 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, title-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date.



MoneyGram or Western Union. Express payments can be made using MoneyGram or Western Union Quick Collect. Please visit MyAccount.SantanderConsumerUSA.com for details, including fees that may apply.* Please note:

» MoneyGram Receive Code is 1544

» Western Union City Code is PITSTOP, State Code is TX



CheckFreePay. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their automobile payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location. To find the location nearest you, visit



PayNearMe. This service enables customers to walk into nearly 9,000 locations nationwide to make their automobile payment. Most stores are open 24 hours a day, 7 days a week. Just visit www.paynearme.com/santander.consumerusa to get your payment code. Visit your nearby 7-Eleven or Ace Cash Express and provide the cashier with your payment code. Make your cash payment and keep your receipt as proof of payment. To find the location nearest you visit www.paynearme.com. Fees may apply.*

*A third-party payment processing company may charge a fee to process your payment.



Late Payment Warning: If we do not receive your payment(s) – including any fees or late charges that have been assessed – by the due date, you may have to pay a late fee. In addition, our service center associates will contact you for collection of payment. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Watch a video to learn more about simple interest contracts at www.SantanderConsumerUSA.com.

Paying Your Account Ahead. Any amount paid over your total due shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment by the due date of each billing cycle, regardless of how much you paid in previous billing cycles, until your account is paid in full. If you would like your payment allocated differently, please contact us at 888,222,4227.

ACCOUNT INFORMATION

Automated Account Information - Please visit our web site MyAccount. Santander Consumer USA.com to obtain your payoff information, next payment due, date of last payment or to update your account at any time call 888.222.4227. You may also use this system to make a payment by phone. Follow the simple instructions that well on the property of the pr

Insurance – Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured your policy. To update your policy Endorsement, Please make sure this information is correctly disclosed on your policy. To update your policy information at any time, visit MyAccount. Santander Consumer USA.com or call 888, 222.427.

Notice to Customer - If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

copy can be retrieved by contacting your financial institution.

Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received and your check will not be returned to your financial institution.

NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT YELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY THE REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST WILL BE VALID FOR ONLY 10 DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-1245.

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Mail non-payment correspondence to: Santander Consumer USA P.O. Box 961245, Fort Worth, TX 76161-1245

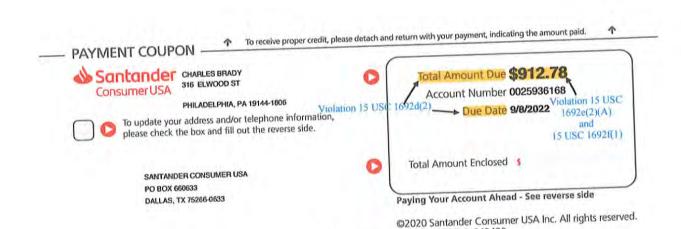
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HANGE OF ADDRESS/TEL	EPHONE INFORMA	ATION		describes then the new	mailing address, please
Your Street Address			If the vehicle is being garaged at a le enter to reflect the correct garaging	information below.	
Our Street Manage					
Your City	State	Zip			
Home Phone	Cell Phon	ie .	Vehicle Location Street Address		
Work Phane			Your City	State	Zip
Fmail Address			_		



SC-SER_40717-0_042420

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 58 of 216

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PAYMENT INFORMATION



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You won't have to worry about being late or missing a car payment again! It's smart, it's FREE and it's easy!

- Visit MyAccount Santander Consumer USA.com to sign up, or call us at 888.222.4227 to request the Auto Pay authorization form by mail.
- » To stop or cancel Auto Pay, simply notify Santander Consumer USA orally or in writing at least three business days before the scheduled date of the transfer. You may be required to provide a written authorization within 14 days of an oral request.
- If you change financial institutions or accounts, you may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.



Pay online at MyAccount. Santander Consumer USA.com. We accept ACH payments from checking/savings account with no additional fee. You can make a one-time payment or set up a recurring online payment plan. A fee may apply* if you choose to use your debit card.



Pay by phone, Make a free ACH payment using a checking or savings account on our automated system. Call 888.222,4227. Please have your Santander Consumer USA account number and your bank account and routing transit number ready when you call.



Pay by mall. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, title-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date



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» MoneyGram Receive Code is 1544

» Western Union City Code is PITSTOP, State Code is TX



CheckFreePay. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their automobile payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location. To find the location nearest you, visit www.checkfreepay.com. Fees may apply.*



PayNearMe. This service enables customers to walk into nearly 9,000 locations nationwide to make their automobile payment. Most stores are open 24 hours a day, 7 days a week. Just visit www.paynearme.com/santanderconsumerusa to get your payment code. Visit your nearby 7-Eleven or Ace Cash Express and provide the cashler with your payment code. Make your cash payment and keep your receipt as proof of payment. To find the location nearest you visit www.paynearme.com. Fees may apply.*

*A third-party payment processing company may charge a fee to process your payment.



Late Payment Warning: If we do not receive your payment(s) – including any fees or late charges that have been assessed – by the due date, you may have to pay a late fee. In addition, our service center associates will contact you for collection of payment. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Watch a video to learn more about simple interest contracts at www.SantanderConsumerUSA.com. Paying Your Account Ahead. Any amount paid over your total due shown on the front of this statement by your due date will be applied to raying Your Account Anead. Any amount paid over your total due shown on the front of this statement by your due date will be applied to your balance but will not further advance your due date. You will need to make at least one regular monthly payment by the due date of each billing cycle, regardless of how much you paid in previous billing cycles, until your account is paid in full. If you would like your payment allocated differently please cannot be a 180 and 180 differently, please contact us at 888.222.4227.

ACCOUNT INFORMATION

Automated Account Information - Please visit our web site MyAccount. Santander Consumer USA.com to obtain your payoff information, next payment due, date of last payment or to update your account at any time call 888.222.4227. You may also use this system to make a payment by phone. Follow the simple instructions that will put the property of the p will guide you through our menu.

Insurance - Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Fondorsement. Please make sure this information is correctly disclosed on your policy. To update your policy information at any time, visit MyAccount.SantanderConsumerUSA.com or call 888.222.4227.

Notice to Customer - If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Accounts Reselvable Connection Proposition
Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check where permitted by law. This electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received and your check will not be returned to your financial institution.

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NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFRIMATION OF SUCH ORAL REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST, YOU MAY TERMINATE THIS REQUEST BY WRITING TO SANTANDER CONSUMER USA INC., PO. BOX 961245, FORT WORTH, TX 76161-1245.

REQUEST BY WRITING TO SANTANDER CONSUMER USA INC., PO. BOX 961245, FORT WORTH, TX 76161-1245.

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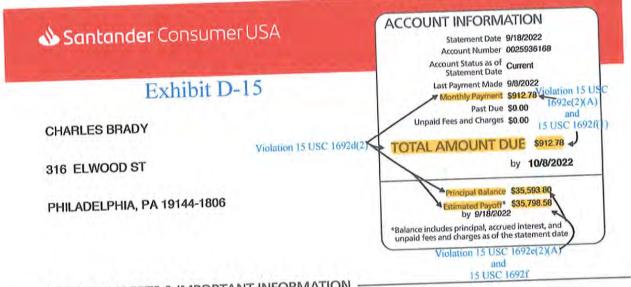
@2020 Santander Consumer	USA	Inc. All right	s reserved
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Emall Address

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HANGE OF ADDRESS/TEI	LEPHONE INFORMA	TION				
			If the vehicle is being garaged at a location other than the new mailing address, please enter to reflect the correct garaging information below.			
our Street Address						
Your City	State	Zip				
lome Phone	Cell Phone		Vehicle Location Street Address			
Work Phone			Your City State Zip			

(PLEASE PRINT)



- ACCOUNT ALERTS & IMPORTANT INFORMATION

Account is currently setup on recurring payments.

ACCOUNT ACTIVITY SINCE LAST STATEMENT

	Investation	Total	Principal	Interest	Late Fees	Other Fees
Date	Description	(\$912.78)	(\$273.07)	(\$639.71)	\$0.00	\$0.00
09/08/22	Payment Made	Violation	15 USC 169 and USC 1692ft			

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FREE PAYMENT OPTIONS

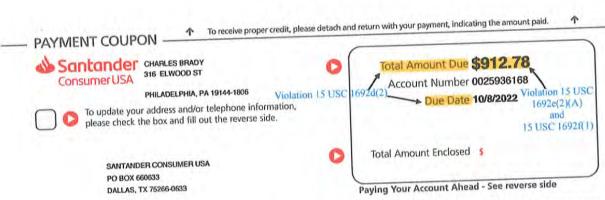
Pay using Auto Pay when you sign up by visiting
MyAccount. Santander Consumer USA.com or
call us at 888.222.4227 to request the Auto Pay
authorization form by mail

Pay online using a checking/savings account at MyAccount.SantanderConsumerUSA.com

Pay by phone using a checking/savings account on our automated system at 888.222.4227
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P.O. Box 660633
Dallas, TX 75266-0633
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SPECIAL OFFERS & MESSAGES



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Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 60 of 216

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PAYMENT INFORMATION



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Pay online at MyAccount. Santander Consumer USA.com. We accept ACH payments from checking/savings account with no additional fee. You can make a one-time payment or set up a recurring online payment plan. A fee may apply* If you choose to use your debit card.



Pay by phone. Make a free ACH payment using a checking or savings account on our automated system. Call 888.222.4227. Please have your Sanlander Consumer USA account number and your bank account and routing transit number ready when you call.



Pay by mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope provided. We do not accept credit cards, third-party checks, title-stipulated drafts, checks with restrictive endorsement, checks issued by a foreign bank or cash. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date



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Insurance - Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. To update your policy information at any time, visit MyAccount.SantanderConsumerUSA.com or call 888.222.4227.

Notice to Customer - If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

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Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received and your check will not be returned to your financial institution.

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(PI	EL	SE	PR	NT)	

			If the vehicle is being garaged at enter to reflect the correct garag	t a location other than the new I jing information below.	mailing address, please
our Street Address					
Your City	State	Zip			
Iome Phone	Cell Phone		Vehicle Location Street Add	ress	
Work Phone			Your City	State	Zip
Email Address					

Exhibit D-17

Philadelphia Federal Credit Union

12/16/2022 02:04 PM

PFCU CHECKING 0004

Available **\$246.15**

Current \$356.15

Apr 1, 2022 - Dec 16, 2022 Custom

Date	Description	Amount	Balance
12/12/20:	22 Withdrawal SANTANDER / TYPE: CONSUMER ID: 3752892696 CO: SANTANDER %%	-\$912.78	
	ACH Trace 021000025162488		
11/10/20	22 Withdrawal SANTANDER / TYPE: CONSUMER ID: 3752892696 CO: SANTANDER %% ACH Trace 021000021055168	-\$912.78	
10/14/20	22 Withdrawal SANTANDER / TYPE: RETRY PYMT ID: 3752892696 CO: SANTANDER %% ACH Trace 021000021812912	-\$912.78	
10/11/20	22 Overdrawn NSF / In the amount \$912.78 SANTANDER	-\$28.00	
09/12/20	22 Withdrawal SANTANDER / TYPE: CONSUMER ID: 3752892696 CO: SANTANDER %% ACH Trace 021000027257626	-\$912.78	
08/19/20	22 Withdrawal SANTANDER / TYPE: RETRY PYMT ID: 3752892696 CO: SANTANDER %% ACH Trace 021000025005810	-\$912.78	
08/10/20	22 Overdrawn NSF / In the amount \$912.78 SANTANDER	-\$28.00	
07/11/20	22 Withdrawal SANTANDER / TYPE: CONSUMER ID: 3752892696 CO: SANTANDER %% ACH Trace 021000029379784	-\$912.78	
06/10/20	022 Withdrawal SANTANDER / TYPE: CONSUMER ID: 3752892696 CO: SANTANDER %% ACH Trace 021000020868987	-\$912.78	1
05/10/20	022 Withdrawal SANTANDER / TYPE: CONSUMER ID: 3752892696 CO: SANTANDER %% ACH Trace 021000020721365	-\$912.78	3
04/11/20	022 Withdrawal SANTANDER / TYPE: CONSUMER ID: 3752892696 CO: SANTANDER %% ACH Trace 021000024371346	-\$912.78	3

Exhibit E

Review and submit



Review before submitting

Exhibit E-1

Please review the details of your dispute before you submit. When you are ready, click the "Submit Dispute" button at the bottom of the page.

SANTANDER CONSUMER USA



Account dispute

Other reason Reason selected

Comment I sent a Right of rescission notice to SANTANDER CONSUMER USA and they received it on 09/12/2022. Pursuant to 15 USC 1635 this account is rescinded. So I demand this furnished account be deleted.

Add another item

Submit dispute

Submitted







1 out of 1 Disputes submitted successfully!

Estimated date of resolution: Nov 3, 2022

SANTANDER CONSUMER USA

Other reason

Attach supporting documents

Notify companies of your results by mail

Always know what's on your credit report

Don't be caught off guard by changes to your credit report. We'll monitor your credit report and send you alerts when key changes occur.



Get started now

12/3/22, 3:42 PM

Personal Credit Report for:

CHARLES BRADY

Exhibit E-2

File Number: **347284232**

Date Created: 12/03/2022

Visit transunion.com/dispute to start a dispute online.

8 Personal Information

You have been on our files since 10/01/1995. Your SSN has been masked for your protection.

Credit Report Date

12/03/2022

Social Security Number

XXX-XX-5722

Date of Birth

02/26/1972

Name

CHARLES BRADY

Also Known As

AKA

CHARLES W. BRADY

AKA

CHUCK BRADY

Addresses

Current Address

316 E ELWOOD ST PHILADELPHIA, PA 19144-1806

Date Reported

04/24/2015

Other Address

1830 PLYMOUTH ST PHILADELPHIA, PA 19126-1531

Date Reported

08/01/2002

Other Address

531 W WESTMORELAND ST PHILADELPHIA, PA 19140-5631

Date Reported

02/24/2015

Other Address

600 RED LION RD APT B3 PHILADELPHIA, PA 19115-1206

Date Reported

07/05/2007

Other Address

6628 N 8TH ST APT E3 PHILADELPHIA, PA 19126-3322

Date Reported

12/01/1999

Other Address

41 W REGER ST PHILADELPHIA, PA 19144-2978

Phone Numbers

Phone Number

(445) 223-0110

Phone Number

(215) 224-9911

Phone	Number
PHOHE	MAIII DC:

(215) 384-4772

Phone Number

(215) 384-4722

Phone Number

(215) 224-0537

Phone Number

(215) 469-1960

Phone Number

(384) 477-4772

Phone Number

(824) 801-4465

Phone Number

(267) 766-2512

Phone Number

(215) 927-5188

Phone Number

(215) 870-6618

Phone Number

(215) 244-0537

Phone Number

(215) 924-1597

Phone Number

(267) 286-1043

Phone Number

(215) 934-7054

Employers

Employer

SEPTA

12/3/22, 3:42 PM

Date Verified 03/08/2022

ENVIRONMENTAL RESTORATION

Occupation RESTORATION Date Hired 08/01/2014

Date Verified 09/04/2017

WRS

Occupation LABORER

Date Verified 06/18/2004

Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Payment/Remarks Key

Ratings

- ок Current, paying or paid as agreed
- N/R Not Reported
- x Unknown
- 30 Account 30 days late
- 60 Account 60 days late
- 90 Account 90 days late
- 120 Account 120 or more days late
- COL Transferred to collection
- vs Voluntarily surrendered
- RPO Repossession
- c/o Charged off by account provider

FC Foreclosure

Remarks

AAP: Loan assumed by another party

ACQ: Acquired from another lender

ACR: Account closed due to refinance

ACT: Account closed due to transfer

AFR: Account acquired by RTC/FDIC

AID: Account information disputed by consumer

AJP: Adjustment pending

AMD: Active military duty

AND: Affected by natural disaster

BAL: Balloon payment

BKL: Included in bankruptcy

BKW: Bankruptcy withdrawn

CAD: Dispute account/closed by consumer

CBC: Account closed by consumer

CBD: Dispute resolved/consumer disagrees/closed by consumer

CBG: Canceled by credit grantor

CBL: Chapter 7 bankruptcy

CBR: Chapter 11 bankruptcy

CBT: Chapter 12 bankruptcy

CLA: Placed for collection

CLO: Closed

CLS: Credit line suspended

CRB: Collateral released-balance owing

CTR: Account closed-transfer to refinance

CTS: Contact subscriber

DDR: -none-

DLU: Deed in lieu

DM: Bankruptcy dismissed

DRC: Dispute resolved/consumer disagrees

DRG: Dispute resolved reported by credit grantor

ER: Election of remedy

ETB: Early termination/balance owing

ETI: Early termination by default

ETO: Early termination/obligation settled

ETS: Early termination/status pending

FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated

FRD: Foreclosure collateral sold

FTB: Full termination/balance owing

FTO: Full termination/obligation satisfied

FTS: Full termination/status pending

INA: Inactive account

INP: Debt being paid through insurance

INS: Paid by insurance

IRB: Involuntary repossession/balance owing

IRE: Involuntary repossession

IRO: Involuntary repossession/obligation satisfied

JUG: Judgment granted

LA: Lease assumption

LMN: Loan Modified Not GOVT (government)

LNA: Credit line is no longer available

MCC: Managed by credit counseling service

MOV: No forwarding address

NIR: Student loan not in repayment

NPA: Now paying

PAL: Purchase by another lender

PCL: Paid collection

PDD: Paid by dealer

PDE: Payment deferred

PDI: Principle deferred/initial payment only

PFC: Account paid from collateral

PLL: Prepaid lease

PLP: Profit and loss now paying

PNR: First payment never received

PPA: Paying partial payment agreement

PPD: Paid by co-maker

PPL: Paid profit and loss

PRD: Payroll deduction

PRL: Profit and loss write-off

PWG: Account payment, wage garnish

View Your Report | TransUnion Credit Report

REA: Reaffirmation of debt

REP: Substitute/replacement account

RFN: Refinanced

RPD: Paid repossession

RPO: Repossession

RRE: Repossession redeemed

RVN: Returned voluntarily

RVR: Returned voluntarily/redeemed

SET: Settled-less than full balance

SGL: Government secured guaranteed

SIL: Simple interest loan

SLP: Student loan perm assign government

SPL: Single payment loan

STL: Credit card lost/stolen

TRF: Transfer

TRL: Transferred to another lender

TTR: Transferred to recovery

WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

ACCEPTANCENOWR095740000721R095740****

Account Information

Address

5501 HEADQUARTERS PLANO, TX 750

Phone

(800) 275-26

View Your Report | TransUnion Credit Report

Month	ly Pay	ment
-------	--------	------

Date Opened

Individual Accou

11/12/20

Responsibility

Installment Accol

Account Type

RENTAL AGREEME

Loan Type

Balance

Date Updated

10/31/20

Payment Received

Last Payment Made

10/31/20

High Balance

\$2,5

Pay Status

>Paid, Closed; was 90 days past due dat

Terms

\$0 per month, paid Monthly for 24 mont

Date Closed

10/31/20

Estimated month and year this item will be removed

12/2C

Remarks

CLOS

Payment History

and the second s	November 2017	December 2017	January 2018	February 2018	March 2018	April 2018
passassin 15					Rating	Rating
	Rating	Rating	Rating	Rating	ОК	ок
OK	ОК	ОК	ОК	OK .		

May 2018	June 2018	July 2018	August 2018	September 2018	October 201
Rating OK	Rating OK	Rating OK	Rating 30	Rating 30	Rating OK
November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Rating OK	Rating OK	Rating OK	Rating 30	Rating 60	Rating 60
May 2019	June 2019	July 2019	August 2019	September 2019	
Rating	Rating 90	Rating 90	Rating 90	Rating 60	

AMERICAN HERITAGE F	CU1000000756181****
TWENTOWN HENTINGS.	

Account Information

Address 3110 GRANT AVENUE PHILADELPHIA, PA 19.

(800) 342-00 Phone

Date Opened

Individual Accor

Open Acco

DEPOSIT RELA

Loan Type

Balance
12/01/2
Date Updated

Payment Received

Last Payment Made

10/01/20

>Charge-o

Pay Status

11/01/20

Date Closed

High Balance (Hist.)

High balance of \$469 from 06/2020 to 12/20

Estimated month and year this item will be removed

07/20

Payment History

lovember 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Balance	Balance	Balance 	Balance 	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid 	Amount Paid 	Amount Pa
Remarks PRL<	Remarks >	Remarks	Remarks PRL<	Remarks >	Remarks
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance	Balance	Balance	Balance	Balance 	Balance
					Deat Dug
Past Due	Past Due	Past Due	Past Due 	Past Due 	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
 Remarks	Remarks	Remarks	Remarks PRL<	Remarks >	Remarks
PRL< Rating C/O	Rating C/O	Rating C/O	Rating c/O	Rating C/O	Rating C/O
November 2019	December 2019	January 2020	February 2020		April 2020
Balance	Balance	Balance 	Balance 	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
 Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Pa
Remarks	Remarks	Remarks	Remarks PRL<	Remarks >	Remarks
PRL< Rating	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance	Balance	Balance	Balance	Balance	Balance
	\$469	\$469	\$469	\$469	\$469
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$469	\$469	\$469	\$469	\$469
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
	\$0	\$0	\$0	\$0	\$0
Remarks	Remarks	Remarks 	Remarks PRL<	Remarks >	Remarks
Rating	Rating	Rating	Rating	Rating	Rating
	C/O	C/O	C/O	C/O	C/O
lovember 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$469	\$469	\$469	\$469	\$469	\$469
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$469	\$469	\$469	\$469	\$469
\$469	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Amount Paid	\$0	\$0	\$0	\$0	\$0
\$0	Remarks	Remarks	Remarks	Remarks	Remarks
Remarks			PRL<	>	
PRL< Rating	Rating	Rating C/O	Rating C/O	Rating C/O	Rating C/O

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$469	\$469	\$469	\$469	\$469	\$469
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$469	\$469	\$469	\$469	\$469	\$469
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
	\$0	\$0	\$0	\$0	\$0
Remarks PRL<	Remarks	Remarks	Remarks PRL<	Remarks >	Remarks
Rating C/O	Rating	Rating	Rating	Rating	Rating
	C/O	C/O	C/O	C/O	C/O
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance	Balance	Balance	Balance	Balance	Balance
\$469	\$469	\$469	\$469	\$469	\$469
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$469	\$469	\$469	\$469	\$469	\$469
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
	\$0	\$0	\$0	\$0	\$0
\$0 Remarks PRL<	Remarks >	Remarks	Remarks PRL<	Remarks >	Remarks
Rating	Rating	Rating C/O	Rating C/O	Rating C/O	Rating C/O

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance	Balance	Balance	Balance	Balance	Balance
	\$469	\$469	\$469	\$469	\$469
\$469	Past Due				
Past Due	\$469	\$469	\$469	\$469	\$469
\$469 Amount Paid \$0	Amount Paid \$0				
Remarks PRL<	Remarks >	Remarks	Remarks PRL<	Remarks >	Remarks
Rating C/O	Rating	Rating	Rating	Rating	Rating
	C/O	C/O	C/O	C/O	C/O

ovember 2022	December 2022
Balance	Balance
\$469	\$469
Past Due	Past Due
\$469	\$469
Amount Paid	Amount Paid
\$0	\$0
Remarks	Remarks
PRL<	>
Rating	Rating
C/O	C/O

CAPITAL ONE AUTO FINANCE6206355523763****

Account Information

Address

CB DISPUTES TEAM,P O BOX 259407 PLANO, TX 75

(800) 946-03

Phone

Monthly Payment

11/16/2(

Date Opened

Joint Accol

Responsibility

Installment Accou

Account Type

AUTOMOB:

Loan Type

Balance

\$5,3

Date Updated

10/31/20

Payment Received

05/10/20

Last Payment Made

>Charge-o

Pay Status

\$0 per month, paid Monthly for 78 mont

Terms

02/28/20

Date Closed

High balance of \$16,162 from 06/2020 to 08/20 \$16,162 from 10/2022 to 10/2

High Balance (Hist.)

07/2

Estimated month and year this item will be removed

Payment History

Page 15 o

ecember 2017	January 2018	February 2018	March 2018	April 2018	May 2018
Balance	Balance	Balance	Balance	Balance 	Balance
		Past Due	Past Due	Past Due	Past Due
Past Due	Past Due 	Past Due			Amount Paid
Amount Paid	Amount Paid	Amount Paid	Amount Paid 	Amount Paid 	
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
	 Remarks	Remarks	Remarks	Remarks	Remarks
Remarks 	 Kemai ka	- 	 Rating	Rating	Rating
Rating OK	Rating OK	Rating 30	30	ОК	30
June 2018	July 2018	August 2018	September 2018	October 2018	November 20
June 2010 Balance	Balance	Balance	Balance 	Balance 	Balance
Past Due	 Past Due	Past Due	Past Due	Past Due	Past Due
		 Amount Paid	Amount Paid	Amount Paid	Amount Pa
Amount Paid	Amount Paid 		t Scheduled Paymen		nt Scheduled Pay
Scheduled Paymen	nt Scheduled Paymen	nt Scheduled Payment			Remarks
Remarks	Remarks	Remarks 	Remarks 	Remarks 	
Rating	Rating	Rating	Rating	Rating 60	Rating 90
30	30	60	70		

_L 2010	January 2019	February 2019	March 2019	April 2019	May 2019
ecember 2018 Balance	Balance	Balance	Balance	Balance	Balance
				Past Due	Past Due
Past Due	Past Due	Past Due 	Past Due		
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid 	Amount Paid
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
 Remarks	Remarks	Remarks	Remarks	Remarks DRG	Remarks DRG
 Rating 90	Rating 60	Rating 90	Rating 90	Rating 60	Rating 60
June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
Balance	Balance	Balance 	Balance	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Scheduled Paymen	t Scheduled Paymer	nt Scheduled Payment	Scheduled Paymer	nt Scheduled Paymen	t Scheduled Paym
Remarks	Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG	Remarks DRG
DRG Rating	Rating	Rating OK	Rating OK	Rating 30	Rating 60

December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Balance	Balance	Balance	Balance 	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due 	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
DRG	DRG	DRG	DRG	DRG	DRG
Rating	Rating	Rating	Rating	Rating	Rating
60	60	60	60	30	OK
June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Balance	Balance	Balance	Balance	Balance	Balance
\$14,725	\$14,071	\$13,913	\$13,725	\$13,561	\$13,389
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$28	\$900	\$400	\$420	\$400	\$400
Scheduled Paymen	t Scheduled Paymen	t Scheduled Payment	Scheduled Payment	t Scheduled Paymen	t Scheduled Payme
\$396	\$396	\$396	\$396	\$396	\$396
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
DRG	DRG	DRG	DRG		PRL<
Rating OK	Rating	Rating	Rating	Rating	Rating
	O K	OK	OK	OK	OK

ecember 2020	January 2021	February 2021	March 2021	April 2021	May 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$13,224	\$13,057	\$13,263	\$12,687	\$12,901	\$12,736
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$0	\$0	\$0	\$0	\$0
\$0 Amount Paid \$398	Amount Paid \$397	Amount Paid \$0	Amount Paid \$800	Amount Paid \$0	Amount Paid \$384
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payme
\$396	\$396	\$396	\$396	\$396	\$396
Remarks DRG/>	Remarks	Remarks RPO<	Remarks DRG/>	Remarks 	Remarks RPO<
Rating	Rating	Rating	Rating	Rating	Rating
	OK	OK	OK	OK	OK

June 2021	July 2021	August 2021	September 2021	October 2021	November 2021
Balance	Balance	Balance	Balance	Balance	Balance
	\$12,166	\$12,181	\$12,385	\$12,596	\$12,800
\$12,299	Past Due	Past Due	Past Due	Past Due	Past Due
Past Due	\$0	\$0	\$0	\$0	\$396
\$0 Amount Paid \$646	Amount Paid \$346	Amount Paid \$196	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymo
\$396	\$396	\$396	\$396	\$396	\$396
Remarks	Remarks	Remarks PRL<	Remarks DRG/>	Remarks 	Remarks PRL<
DRG/> Rating OK	Rating	Rating	Rating	Rating	Rating
	OK	OK	OK	OK	30

ecember 2021	January 2022	February 2022	March 2022	April 2022	May 2022
Balance	Balance	Balance	Balance	Balance	Balance
\$13,011	\$13,222	\$13,413	\$13,940	\$13,940	\$5,360
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$793	\$1,189	\$13,413	\$1,982	\$2,379	\$5,360
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$0	\$0	\$0	\$0	\$0	\$6,472
	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymer
	\$396	\$0	\$0	\$0	\$0
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
DRG/>		PRL<	DRG/>		PRL<
Rating 60	Rating	Rating	Rating	Rating	Rating
	90	C/O	RPO	RPO	C/O
June 2022	July 2022	August 2022	September 2022	October 2022	
Balance	Balance	Balance	Balance	Balance	
\$5,360	\$5,360	\$5,360		\$5,360	
Past Due \$5,360	Past Due \$5,360	Past Due \$5,360	Past Due	Past Due \$5,360	
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid	Amount Paid \$0	
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment	Scheduled Payment \$0	
Remarks DRG/>	Remarks	Remarks	Remarks PRL<	Remarks DRG/>	
	Rating	Rating	Rating	Rating	

CONSUMER PORTFOLIO SVS4001511****

count Information	THE REPORTED TO TOWNIE CA 92/
dress	19500 JAMBOREE RD,SUITE 500 IRVINE, CA 920
none	(800) 400-44
onthly Payment	
ate Opened	12/23/20
esponsibility	Individual Accou
	Installment Accou
ecount Type	AUTOMOB:
oan Type	
alance	
Date Updated	10/27/2
ayment Received	\$4
ast Payment Made	10/05/
ast Payment Flade	Paid, Closed; was Paid as ag
Pay Status	\$0 per month, paid Monthly for 72 mo
Terms	10/27/
Date Closed	
High Balance (Hist.)	High balance of \$21,416 from 06/2020 to 10.
Remarks	CLO
(Hist.)	High balance of \$21,416 from 06/2020 to 10/

12/3/22, 3:42 PM

August 2015	September 2015	October 2015	November 2015	December 2015	January 2016
Balance	Balance 	Balance	Balance 	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due 	Past Due
Amount Paid	Amount Paid	Amount Paid 	Amount Paid	Amount Paid 	Amount Paid
scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2016	March 2016	April 2016	May 2016	June 2016	July 2016
Balance	Balance	Balance	Balance 	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due 	Past Due
Amount Paid	Amount Paid 	Amount Paid	Amount Paid 	Amount Paid	Amount Paid
Scheduled Payment	t Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payme
			Rating	Rating	Rating

12/3/22, 3:42 PM

August 2016	September 2016	October 2016	November 2016	December 2016	January 2017
Balance	Balance	Balance	Balance	Balance	Balance
			_ 	~ ~ ~	
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
				 	
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymer
 					
Rating	Rating	Rating	Rating	Rating	Rating
ОК	OK	ОК	ОК	ОК	ок
February 2017	March 2017	April 2017	May 2017	June 2017	July 2017
					D-l
Balance 	Balance 	Balance 	Balance 	Balance 	Balance
				Past Due	Past Due
Past Due	Past Due	Past Due	Past Due		
Past Due	Past Due 	Past Due 	Past Due	- 	.
		•			Amount Paid
Amount Paid	 Amount Paid	Amount Paid	Amount Paid	Amount Paid Scheduled Payment	Amount Paid
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Amount Paid Scheduled Payment	Amount Paid Scheduled Payment	Amount Paid Scheduled Payment	Amount Paid Scheduled Payment	Amount Paid Scheduled Payment	Amount Paid

August 2017	September 2017	October 2017	November 2017	December 2017	January 2018
Balance	Balance	Balance	Balance	Balance	Balance
D+ Du-	Past Due	Past Due	D+ D	D4 D	D4 D
Past Due	Past Due		Past Due 	Past Due 	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
Rating	Rating	Rating	Rating	Rating	Rating
ОК	ОК	OK	ОК	ОК	ОК
February 2018	March 2018	April 2018	May 2018	June 2018	July 2018
Balance 	Balance	Balance	Balance 	Balance	Balance
Past Due 	Past Due	Past Due 	Past Due 	Past Due 	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
Rating	Rating	Rating	Rating	Rating	Rating
	ОК	ОК	ОК	ОК	ОК

August 2018	September 2018	October 2018	November 2018	December 2018	January 2019
Balance	Balance	Balance	Balance	Balance	Balance
					
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid 	Amount Paid 	Amount Paid 	Amount Paid
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
					
Rating	Rating	Rating	Rating	Rating	Rating
ок	ОК	ОК	ОК	ОК	ОК
February 2019	March 2019	April 2019	May 2019	June 2019	July 2019
February 2019 Balance	March 2019 Balance	April 2019 Balance	May 2019 Balance	June 2019 Balance	July 2019 Balance
Balance	Balance	Balance	Balance		
Balance 	Balance 	Balance 	Balance 	Balance 	Balance
Balance 	Balance Past Due	Balance Past Due Amount Paid			
Balance Past Due 	Balance Past Due 	Balance Past Due 	Balance Past Due 	Balance Past Due 	Balance Past Due
Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid	Balance Past Due Amount Paid
Balance Past Due Amount Paid Scheduled Payment	Balance Past Due Amount Paid				

August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance	Balance	Balance	Balance	Balance	Balance
Past Due	Past Due	Past Due	Past Due	Past Due 	Past Due
Amount Paid	Amount Paid	Amount Paid 	Amount Paid	Amount Paid	Amount Paid
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
	Rating	Rating	Rating	Rating	Rating
Rating OK	OK	ОК	ОК	ок	OK
February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance	Balance 	Balance	Balance 	Balance \$10,774	Balance \$10,315
Past Due	Past Due 	Past Due	Past Due	Past Due \$1,469	Past Due \$1,245
Amount Paid	Amount Paid 	Amount Paid 	Amount Paid 	Amount Paid \$481	Amount Paid \$712
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment \$488	Scheduled Payme \$488
D-#	Rating	Rating	Rating	Rating	Rating
Rating OK	30	60	60	60	60

August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$9,933	\$9,394	\$9,027	\$8,843	\$8,264	\$7,880
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$1,245	\$994	\$982	\$1,220	\$958	\$946
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$488	\$739	\$500	\$250	\$750	\$500
icheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
\$488	\$488	\$488	\$488	\$488	\$488
Rating 60	Rating	Rating	Rating	Rating	Rating
	30	30	60	30	30
February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$7,473	\$6,922	\$6,537	\$5,670	\$5,257	\$5,063
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$488	\$488	\$479	\$976	\$488	\$250
Scheduled Paymen		Scheduled Paymen \$488	t Scheduled Paymen \$488	t Scheduled Payment \$488	Scheduled Paym \$488
Rating OK	Rating	Rating	Rating	Rating	Rating
	OK	OK	OK	OK	OK

PO BOX 1010 EVANSVILLE, IN 477

(844) 298-97

10/24/20

August 2021	September 2021	October 2021	
Balance	Balance	Balance	
\$4,906	\$4,497	\$0	
Past Due	Past Due	Past Due	
\$0	\$0	\$0	
Amount Paid \$244	Amount Paid \$500	Amount Paid \$4,783 Scheduled Paymer \$0	
Scheduled Payment \$488	Scheduled Payment \$488		
Rating	Rating	Rating	
OK	OK	OK	

ONEMAIN1017506800349****

Account	Information
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Address

Phone

Monthly Payment

Date Opened

Individual Accor

Installment Acco

SECUI Loan Type

Balance

Date Updated

Payment Received

Last Payment Made

11/01/20

Pay Status

Paid, Closed; was Paid as agre

Terms

\$0 per month, paid Monthly for 60 mont

Date Closed

10/28/20

High balance of \$11,434 from 06/2020 to 05/20 \$12,066 from 06/2021 to 10/20

High Balance (Hist.)

				- 1 0010	April 2018
ovember 2017	December 2017	January 2018	February 2018	March 2018	
Balance	Balance 	Balance 	Balance 	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due 	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid 	Amount Paid
cheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payr
Remarks	Remarks	Remarks	Remarks	Remarks 	Remarks
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2018	June 2018	July 2018	August 2018	September 2018	October 2018
Balance	Balance	Balance	Balance	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	 Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Amount Paid					Scheduled Paymer
cheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment		
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
 Rating	Rating	Rating	Rating OK	Rating OK	Rating 30
ОК	ок	ОК			
November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Balance	Balance	Balance 	Balance 	Balance	Balance
 Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Pai
Amount Paid 			t Scheduled Paymer	nt Scheduled Paymen	nt Scheduled Pay
Scheduled Paymen	nt Scheduled Payment 	t Scheduled Payment 		The second secon	Remarks
	Remarks	Remarks	Remarks 	Remarks 	Remai
Remarks					

	June 2019	July 2019	August 2019	September 2019	October 2019
May 2019	Balance	Balance	Balance	Balance	Balance
Balance		_ 		Doct Dro	Past Due
Past Due	Past Due	Past Due	Past Due	Past Due 	
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Amount Palu			Scheduled Payment	Scheduled Payment	Scheduled Paymen
Scheduled Payment	Scheduled Payment S	Scheduled Payment		_ 	
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
	 Rating	Rating	Rating	Rating OK	Rating OK
Rating OK	ок	ОК	30	•	
	December 2019	January 2020	February 2020	March 2020	April 2020
November 2019 Balance	Balance	Balance	Balance	Balance	Balance
		Past Due	Past Due	Past Due	Past Due
Past Due	Past Due 			Amount Paid	Amount Pai
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amountrad	
Scheduled Payment	Scheduled Payment	Scheduled Paymen	t Scheduled Paymo	ent Scheduled Paymer	nt Scheduled Pay
Schedica . System		Remarks	Remarks	Remarks	Remarks
Remarks	Remarks 				Rating
Rating	Rating 30	Rating 30	Rating OK	Rating OK	ОК

0000	June 2020	July 2020	August 2020	September 2020	October 2020
May 2020	Balance	Balance	Balance	Balance	Balance
Balance	\$9,827	\$9,760	\$9,688	\$9,483	\$9,317
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
	\$76	\$143	\$373	\$373	\$373
Chedateatay		Scheduled Payment \$305	Scheduled Payment \$305	Scheduled Payment \$305	Scheduled Paymen \$305
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
	LMN	LMN	LMN	LMN	LMN
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$9,107	\$8,930	\$8,722	\$8,505	\$8,286	\$8,064
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$0	\$0	\$0	\$0	\$0
\$0	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Amount Paid	\$373	\$373	\$373	\$373	\$373
\$373		t Scheduled Paymen	t Scheduled Payme	nt Scheduled Paymer	nt Scheduled Paym
Scheduled Paymen		\$305	\$305	\$305	\$305
\$305	Remarks	Remarks	Remarks	Remarks	Remarks
Remarks	LMN	LMN	LMN	LMN	LMN
LMN Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

M 2021	June 2021	July 2021	August 2021	September 2021	October 2021
May 2021 Balance \$7,838	Balance	Balance	Balance	Balance	Balance
	\$8,240	\$8,043	\$7,843	\$7,605	\$0
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$0	\$0	\$0	\$0	\$0
\$0	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Amount Paid	\$373	\$373	\$373	\$373	\$0
\$373 Scheduled Payment \$305	Scheduled Payme \$0				
Remarks	Remarks	Remarks	Remarks	Remarks	Remarks
LMN	LMN	LMN	LMN	LMN	LMN/CLO
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

ACCEPTANCENOWR095740000721R095740****

Account Information

Address

5501 HEADQUARTERS PLANO, TX 75

Phone

(800) 275-2

Monthly Payment

Date Opened

12/03/

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 98 of 216

12/3/22, 3:42 PM

View Your Report | TransUnion Credit Report

Responsibility

Individual Accou

•

Installment Accou

Account Type

RENTAL AGREEME

Loan Type

Balance

02/15/20

Date Updated

\$1,3

Payment Received

02/15/20

Last Payment Made

Paid, Closed; was Paid as agre

Pay Status

\$0 per month, paid Monthly for 15 mont

Terms

02/15/20

Date Closed

High balance of \$2,514 from 12/2021 to 02/20

High Balance (Hist.)

CLOS

Remarks

Payment History

December 2021	January 2022	February 2022
Balance	Balance	Balance
\$2,351	\$2,050	\$0
Past Due	Past Due	Past Due
\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid
\$154	\$154	\$1,142
Scheduled Payment	Scheduled Payment	Scheduled Payment
\$154	\$154	\$0
Rating	Rating	Rating
OK	OK	O K

	3350007284R063350****
ACCEPTANCENOWRUG	3350007204110000

Address

Phone

Monthly Payment

Date Opened

Responsibility

Account Type

Loan Type

Balance

Date Updated

5501 HEADQUARTERS PLANO, TX 750

(800) 275-26

05/06/2

Individual Acco

Installment Acc

RENTAL AGREEN

07/27

Payment Received

\$1,7

07/27/20

Last Payment Made

\$5,4

High Balance

Paid, Closed; was Paid as agre

Pay Status

\$0 per month, paid Monthly for 32 mont

Terms

07/27/20

Date Closed

CLOS

Remarks

Payment History

May 2017

June 2017

Rating

Rating

ОК

ОК

ACCEPTANCENOWR095740000721R095740****

Account Information

Address

5501 HEADQUARTERS PLANO, TX 75

Phone

(800) 275-2

Monthly Payment

Date Opened

05/05/

Responsibility

Individual Acc

Account Type

Installment Ac

RENTAL AGREEME

Loan Type

Balance

07/30/20

Date Updated

Payment Received

07/30/20

Last Payment Made

\$1,6

\$4

High Balance

Pay Status

Paid, Closed; was Paid as agre

Terms

\$0 per month, paid Monthly for 15 mont

Date Closed

07/30/20

Remarks

CLOS

Payment History

May 2015

June 2015

Rating

Rating

ОК

ОК

CAPITAL ONE517805998667****

Account Information

P O Box 31293 Salt Lake City, UT

Address

(800) 955-

Phone

Monthly Payment

12/02/20

Date Opened

Individual Accou

Responsibility

Revolving Accou

Account Type

CREDIT CA

Balance

Loan Type

Date Updated

11/17/20

\$6

Last Payment Made

11/17/20

Pay Status

Current; Paid or Paying as Agre

Terms

\$25 per month; paid Mont

Credit limit of \$300 from 01/2021 to 04/2021; \$6 from 05/2021 to 09/2021; \$1,100 from 10/2021

11/20

Credit Limit (Hist.)

Payment History			April 2021	May 2021	June 2021
January 2021	February 2021	March 2021			Balance
Balance	Balance \$118	Balance \$178	Balance \$125	Balance \$40	\$293
\$127 High Credit	High Credit \$252	High Credit \$252	High Credit \$252	High Credit \$252	High Credit \$440
\$252 Past Due	Past Due	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
\$0 Scheduled Payment	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payı \$25
\$25 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

	August 2021	September 2021	October 2021	November 2021	December 2021
July 2021 Balance	Balance	Balance \$271	Balance \$813	Balance \$222	Balance \$237
\$0	\$430 High Credit	High Credit	High Credit \$813	High Credit \$813	High Credit \$813
High Credit \$484	\$484	\$484	Past Due	Past Due	Past Due \$0
Past Due \$0	Past Due \$0	Past Due \$0	\$0	\$0	Scheduled Payme
Scheduled Payment	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	\$25
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
2022	February 2022	March 2022	April 2022	May 2022	June 2022
January 2022 Balance	Balance	Balance \$969	Balance \$786	Balance \$116	Balance \$969
\$468 High Credit	\$0 High Credit	High Credit \$969	High Credit \$1,069	High Credit \$1,069	High Credit \$1,069
\$813 Past Due	\$813 Past Due	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
\$0 Scheduled Payme	\$0 ent Scheduled Payme		nt Scheduled Paymo \$25	ent Scheduled Payme \$25	nt Scheduled Pay \$25
\$25	Rating	Rating	Rating OK	Rating OK	Rating OK

July 2022	August 2022	September 2022	October 2022	November 2022
Balance	Balance	Balance	Balance	Balance
\$802	\$758	\$763	\$346	\$647
High Credit	High Credit	High Credit	High Credit	High Credit
\$1,073	\$1,073	\$1,073	\$1,073	\$1,073
Past Due	Past Due	Past Due	Past Due	Past Due
	\$0	\$0	\$0	\$0
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymen
\$25	\$29	\$28	\$25	\$25
Rating OK	Rating	Rating	Rating	Rating
	OK	OK	OK	OK

CADITAL ONE AUTO	FINANCE6206210365816****
CAPLIAL ONE ASIA	• :

Account	Information
---------	-------------

Address

CB DISPUTES TEAM,P O BOX 259407 PLANO, TX 750

Phone

Monthly Payment

Date Opened

Individual Acc

(800) 946-03

04/14/2

Responsibility

211417744447

Account Type

Installment Acc

Loan Type

AUTOMO

Balance

03/25

Date Updated

us. Hadatad

\$17,4

6M Joni Webser J	Ψ2.,
Payment Received	03/25/20
Last Payment Made	\$27,3
High Balance	Paid, Closed; was Paid as agre

Pay Status

Paid, Closed; was Paid as agre

Terms

\$0 per month, paid Monthly for 72 mont

Date Closed

03/25/20

Remarks

CLOS

Payment History

	2012	June 2012	July 2012	August 2012	September 2012
April 2012 Rating OK	May 2012 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
	November 2012	December 2012	January 2013	February 2013	March 2013
October 2012 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
	May 2013	June 2013	July 2013	August 2013	September 20
April 2013 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

october 2013	November 2013	December 2013	January 2014	February 2014	March 2014 Rating
Rating	Rating	Rating	Rating	Rating	ок
OK	OK	OK	OK	OK	
	May 2014	June 2014	July 2014	August 2014	September 201
April 2014 Rating OK	Rating	Rating	Rating	Rating	Rating
	OK	OK	OK	OK	OK
October 2014	November 2014	December 2014	January 2015	February 2015	
Rating	Rating	Rating	Rating	Rating	
OK	OK	OK	OK	OK	

MOHELA/DEPT OF ED9849928803KM0****

Account Information

Address

633 SPIRIT DRIVE CHESTERFIELD, MO 630

Phone

(800) 666-4

Monthly Payment

Date Opened

08/16/3

Responsibility

Individual Acc

Account Type

Installment Acc

Loan Type

STUDENT

Balance

Date Updated

Payment Received

Last Payment Made

High Balance

Pay Status

Terms

Date Closed

Remarks

08/29/20

\$1,7

Paid, Closed; was Paid as agre

\$0 per month, paid Monthly for 43 mont

08/29/20

CLOS

ayment History					
ayment		August 2012	September 2012	October 2012	November 201
June 2012	July 2012	The second second second second second second second second	Rating	Rating	Rating
Rating OK	Rating OK	Rating OK	ок	OK	ОК
December 2012	January 2013	February 2013	March 2013	April 2013	May 2013 Rating
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	ок
2013	July 2013	August 2013	September 2013	October 2013	November 2

	- 1 2017	August 2013	September 2013	October 2013	
June 2013	July 2013	Rating	Rating	Rating	Rating OK
Rating OK	Rating OK	ОК	ОК	ОК	5

	2014	February 2014	March 2014	April 2014	May 2014
ecember 2013	January 2014	en e		Rating	Rating
Rating OK	Rating OK	Rating OK	Rating OK	ОК	ок
June 2014	July 2014				
Rating	Rating				
ок	ок				

MOHELA/DEPT OF ED9849928803KM0****

Account	Information
---------	-------------

633 SPIRIT DRIVE CHESTERFIELD, MO 630 Address

(800) 666-43 Phone

Monthly Payment

Date Opened Individual Acco

Responsibility Installment Acc

Account Type

STUDENT L Loan Type

Balance

08/29 Date Updated

Payment Received

08/16/1

- - ---- 101

Last Payment	Made
--------------	------

08/29/20

\$2,4

High Balance

Paid, Closed; was Paid as agre

Pay Status

\$0 per month, paid Monthly for 43 mont

Terms

Date Closed

08/29/20

Remarks

CLOS

	July 2012	August 2012	September 2012	October 2012	November 2012
June 2012 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
2012	January 2013	February 2013	March 2013	April 2013	May 2013
Pecember 2012 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
	July 2013	August 2013	September 2013	October 2013	November 201
June 2013 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
1 2017	January 2014	February 2014	March 2014	April 2014	May 2014
December 2013 Rating OK	Rating OK	Rating OK	Rating O K	Rating OK	Rating OK

ur Report Manson		
June 2014	July 2014	
Rating OK	Rating OK	
PHILA FEDERAL (CU671756****	
Account Info	ormation	12800 TOWNSEND RD PHILADELPHIA, PA 19154-10
Address		(215) 934-35
Phone	20 以前有名名名名名名名名名名名名	
Monthly Paym	ient	10/21/
Date Opened		Individual Acc
Responsibilit	У	Mortgage Ac
Account Typ	e	SECOND MORT
Loan Type		\$
Balance		11/0
Date Updat	ed	
Payment R	eceived	10/
Last Paym	ent Made	Current; Paid or Paying a
		Ourtena

Pay Status

Terms

\$944 per month, paid Monthly for 240 m

High balance of \$120,000 from 11/2021 to 04/20 \$120,000 from 06/2022 to 11/20

High Balance (Hist.)

yment History	December 2021	January 2022	February 2022	March 2022	April 2022
ovember 2021 Balance	Balance	Balance \$119,421	Balance \$119,305	Balance \$119,145	Balance \$118,852
\$120,000 Past Due	\$119,711 Past Due	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
\$0 Amount Paid	\$0 Amount Paid	Amount Paid \$944	Amount Paid \$944	Amount Paid \$944	Amount Paid \$944
\$0 Scheduled Payment	\$944 Scheduled Payment \$944	Scheduled Payment \$944	Scheduled Payment \$944	Scheduled Payment \$944	Scheduled Payme \$944
\$944 Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
	June 2022	July 2022	August 2022	September 2022	October 202
May 2022 Balance	Balance	Balance \$118,137	Balance \$117,817	Balance \$117,670	Balance \$117,363
pt Due	\$118,260 Past Due	Past Due	Past Due \$0	Past Due \$0	Past Due \$0

		- 1 2022	August 2022	September 2022	October 2022
May 2022	June 2022	July 2022	Balance	Balance	Balance \$117,363
Balance	Balance \$118,260	Balance \$118,137	\$117,817	\$117,670	
Past Due	Past Due	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
 Amount Paid	\$0 Amount Paid	Amount Paid \$944	Amount Paid \$944	Amount Paid \$944	Amount Paid \$950
 Scheduled Payment	\$945 Scheduled Payment \$944	Scheduled Payment \$944	Scheduled Payment \$944	Scheduled Payment \$944	Scheduled Paymo \$944
Rating	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2022

Balance \$117,213

Past Due \$0

Amount Paid \$944

Scheduled Payment \$944

Rating

ОК

PHILA FEDERAL CU671756****

Account Information

Address

12800 TOWNSEND RD PHILADELPHIA, PA 19154-10

Phone

(215) 934-3

09/17/2

Date Opened

Individual Acc

Responsibility

Account Type

Line of Credit Acc

Loan Type

SEC

Balance

10/01/20

Date Updated

.07 0===

Payment Received

09/11/20

\$

Last Payment Made

Paid, Closed; was Paid as agre

Pay Status

Paid Mont

Terms

09/11/20

Date Closed

09/11/20

Date Paid

High balance of \$1,000 from 10/2020 to 10/20

High Balance (Hist.)

Credit limit of \$0 from 10/2020 to 10/2(

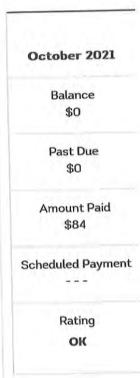
Credit Limit (Hist.)

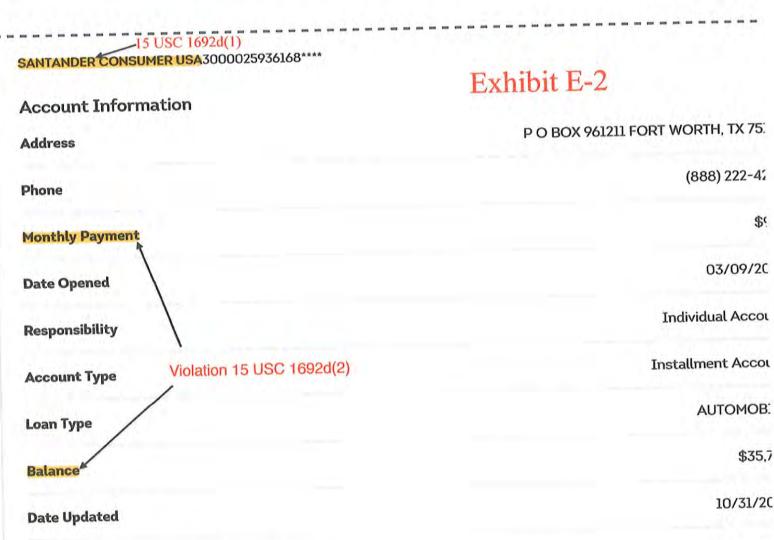
CLOS

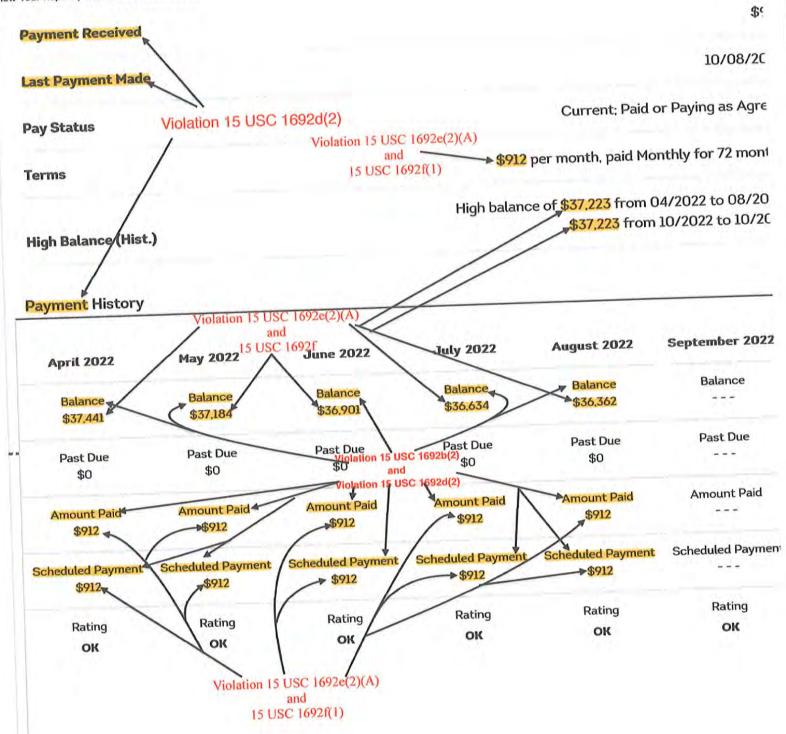
Remarks

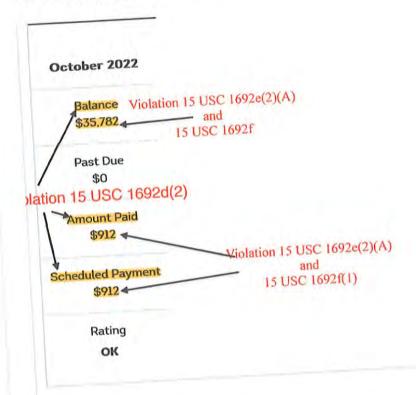
Payment History

October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$1,000	\$918	\$835	\$753	\$671	\$588
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
	\$85	\$85	\$85	\$85	\$85
Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Payment	Scheduled Paymer
\$85	\$85	\$85	\$85	\$85	\$85
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
April 2021	May 2021	June 2021	July 2021	August 2021	September 20
Balance	Balance	Balance	Balance	Balance	Balance
\$504	\$421	\$337	\$253	\$169	\$84
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
	\$85	\$85	\$85	\$85	\$85
Scheduled Paymer		nt Scheduled Paymen \$85	t Scheduled Paymen \$85	nt Scheduled Payment \$85	Scheduled Payı \$85
1 20				Rating	Rating









SYNCB/PC RICHARD601917035719***	t A
SANCBLAC KICITATION	

Account	Information
---------	-------------

Address

PO BOX 965036 ORLANDO, FL 32896-50

Phone

Monthly Payment

Date Opened

Individual Acc

(866) 396-83

11/18/2

Responsibility

Revolving Acc

Account Type

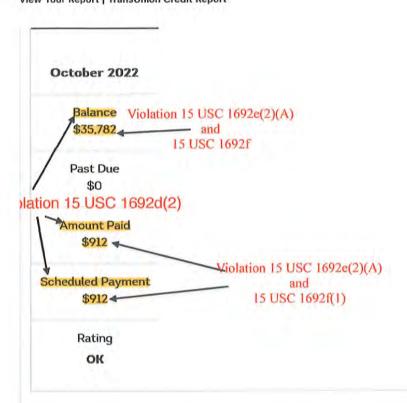
CHARGE ACC

Loan Type

Balance

11/22

Date Updated



SYNCB/PC RICHARD601917035719****	
Account Information	
Address	PO BOX 965036 ORLANDO, FL 32896-5C
Phone	(866) 396-82
Monthly Payment	
Date Opened	11/18/20
Responsibility	Individual Accou
Account Type	Revolving Accou
Loan Type	CHARGE ACCOU
Balance	\$1,6
Date Updated	11/22/20

Payment F	Received
-----------	----------

High Balance

\$1,4

Credit Limit

\$1,5

Pay Status

Current; Paid or Paying as Agre

Terms

\$0 per month; paid Mont

SYNCHRONY NETWORKS650172366809****

Account Information

Address

PO BOX 965036 ORLANDO, FL 32896-5C

Phone

(866) 396-82

Monthly Payment

03/09/20

\$

Date Opened

Responsibility

Individual Accol

Account Type

Revolving Accol

Loan Type

CHARGE ACCOU

Balance

\$1

Date Updated

11/23/20

Payment Received

\$

Last Payment Made

11/20/20

Pay Status

Current; Paid or Paying as Agre

Terms

\$30 per month; paid Mont

High Balance (Hist.)

High balance of \$1,000 from 03/2022 to 03/20 \$1,028 from 04/2022 to 11/20

Credit Limit (Hist.)

Credit limit of \$1,000 from 03/2022 to 11/20

Payment History

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance	Balance	Balance	Balance	Balance	Balance
\$1,000	\$828	\$667	\$0	\$0	\$0
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
\$0	\$200	\$200	\$667	\$0	\$0
Scheduled Payment \$35	Scheduled Payment \$37	Scheduled Payment \$46	Scheduled Payment	Scheduled Payment 	Scheduled Paymen
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

September 2022	October 2022	November 2022
Balance	Balance	Balance
\$194	\$166	\$166
Past Due	Past Due	Past Due
\$0	\$0	\$0
Amount Paid	Amount Paid	Amount Paid
\$0	\$28	\$28
Scheduled Payment	Scheduled Payment	Scheduled Paymen
\$28	\$28	\$30
Rating	Rating	Rating
OK	ОК	OK

Inquiries

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name

SB BRANCH via SYNCHRONY BANK

Location

Requested On

Phone

PO BOX 628406

11/18/2022

(855) 411-4729

ORLANDO, FL 32862

Inquiry Type
Individual

Permissible Purpose

CREDIT TRANSACTION

SYNCHRONY FINANCIAL

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 122 of 216

View Your Report | TransUnion Credit Report

12/3/22, 3:42 PM

Location

PO BOX 8726

DAYTON, OH 45401

Requested On

03/09/2022, 01/11/2021

Phone

(800) 924-2927

Inquiry Type

Individual

ALLY FINANCIAL

Location

PO BOX 380901

BLOOMINGTON, MN 55438

Inquiry Type Individual

Requested On

03/08/2022, 11/26/2021

Phone

(888) 925-2559

SANTANDER CONSUMER USA

Location

8585 NORTH STEMMONS FWY

DALLAS, TX 75060

Inquiry Type Individual

Requested On

03/08/2022

Phone

(855) 825-6667

MEMBERS 1ST FCU

Location

PO BOX 8893

CAMP HILL, PA 17001

Inquiry Type

Individual

Requested On

03/08/2022

Phone

(800) 237-7288

SELDEN MOTORS via 700CRSELDEN MOTORS

Location

1604 BUTLER PIKE

CONSHOHOCKEN, PA 19428

Requested On

03/08/2022

Phone

Phone number not available

Inquiry Type

Individual

Permissible Purpose

CREDIT TRANSACTION

AMERICREDIT FINANCE

Location

801 CHERRY STREET

SUITE 3900

FORT WORTH, TX 76102

Inquiry Type Individual Requested On

11/26/2021

Phone

(800) 284-2271

AMERICREDIT

Location

801 CHERRY ST

SUITE 3900

FT WORTH, TX 76102

Inquiry Type
Individual

Requested On

11/26/2021

Phone

(800) 284-2271

CERTIFIED LUXURY MOT via NCCCERTIFIED LUXURY MOTO

Location

105 NORTHERN BLVD

GREAT NECK, NY 11021

Requested On

11/26/2021

Phone

(516) 727-4300

Inquiry Type

Individual

Permissible Purpose

CREDIT TRANSACTION

ELAN FINANCIAL

Location

200 SOUTH 6TH STREET

MINNEAPOLIS, MN 55402

Inquiry Type
Individual

Requested On

08/28/2021

Phone

(866) 234-4750

SYNCBAMERICAN EAGLE

Location

PO BOX 965005

ORLANDO, FL 32896

Inquiry Type
Individual

Requested On

06/11/2021

Phone

(800) 843-0875

PAYPAL via SYNCBPAYPAL

12/3/22, 3:42 PM

Location

Requested On

PO BOX 5138

06/02/2021

Phone

(866) 528-3733

LUTHERVILLE TIMONIUM, MD 21094

Inquiry Type

Permissible Purpose

Individual

CREDIT TRANSACTION

JPMCB CARD SERVICES

Location

PO BOX 15077

WILMINGTON, DE 19850

Inquiry Type **Individual**

Requested On

05/26/2021

Phone

(800) 453-9719

SYNCBAMAZON

Location

PO BOX 530975

ATLANTA, GA 30353

Inquiry Type Individual

Requested On

04/06/2021

Phone

Phone

(805) 782-8282

(855) 597-4891

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name

TRANSUNION CONSUMER INTE

Location

100 CROSS STREET

SAN LUIS OBISP, CA 93401

Requested On

11/22/2022, 11/20/2022, 10/26/2022,

06/25/2022, 06/12/2022, 05/26/2022,

04/25/2022, 04/14/2022, 03/26/2022,

03/12/2022, 03/11/2022, 02/11/2022, 02/01/2022, 12/11/2021, 12/04/2021

OTTNO INC DBA NALN

12/3/22, 3:42 PM

Location

1735 FLIGHT WAY

STE 100

TUSTIN, CA 92782

Requested On

09/15/2022, 06/15/2022

Phone

(949) 633-9710

MERRICK BANK

Location

10705 S JORDAN GATEWAY

SUITE 200

SOUTH JORDAN, UT 84095

Requested On

09/08/2022, 06/13/2022

Phone

(800) 253-2322

CAPITAL ONE

Location

P O Box 31293

Salt Lake City, UT 84131

Requested On

09/07/2022, 08/03/2022,

07/06/2022, 06/07/2022,

02/01/2022, 01/04/2022

Phone

(800) 955-7070

MONTGOMERY WARD

Location

1112 7TH AVENUE

MONROE, WI 53566

Requested On

09/06/2022

Phone

(608) 324-4088

TAB/MISSION LANE

Location

4185 HARRISON BLVD

OGDEN, UT 84403

Requested On

08/29/2022

Phone

(415) 462-0280

ERIE INSURANCE--POSTING

Location

100 ERIE INSURANCE

ERIE, PA 16530-0001

Requested On

08/05/2022

Phone

(800) 458-0811

CAP ONE AUTO

Location

PO BOX 260848 **PLANO, TX 75026** Requested On

07/30/2022, 07/01/2022, 06/03/2022

Phone

(800) 689-1789

TBOM - MILESTONE

12/3/22, 3:42 PM

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Location

15220 NW GREENBRIER PKWY,

SUITE 200

BEAVERTON, OR 97006

Requested On

06/30/2022, 06/09/2022

Phone

(503) 222-9960

UPSTARTNETWORKINC

Location

2 CIRCLE STAR WAY

2ND FLOOR

SAN CARLOS, CA 94070

Requested On

06/28/2022, 06/02/2022

Phone

(833) 568-7899

UPSTART NETWORK INC

Location

2 circle star way

2ND FLOOR

SAN CARLOS, CA 94070

Requested On

06/28/2022, 04/29/2022,

03/02/2022, 01/25/2022, 12/27/2021

Phone

(833) 568-7899

GRANITE BAY ACCEPTANCE C

Location

1781 VINEYARD DR. #222

ANTIOCH, CA 94509

Requested On

04/29/2022

Phone

(925) 208-0907

CREDITSMARTS CORP

Location

231 E. ALESSANDRO BLVD. #488A

RIVERSIDE, CA 92508

Requested On

03/09/2022

Phone

(888) 345-0918

GEICO

Location

1 GEICO PLZ

WASHINGTON, DC 20076-0003

Requested On

03/09/2022

Phone

(773) 582-2886

FIRST PREMIER

Location

3820 N LOUISE AVE

SIOUX FALLS, SD 57107-0145

Requested On

01/09/2022

Phone

(800) 987-5521

12/3/22, 3:42 PM

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MRV-VERVENT-REVVI

Location

Requested On

Phone

PO BOX 85800

12/21/2021

(858) 451-2444

SIOUX FALLS, SD 57118

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

			_	_
N	а	n	n	e

TRANSUNION CONSUMER INTE

Location

Requested On

Phone

760 MARKET STREET 10TH FLOOR

SAN FRANCISCO, CA 94102

11/26/2022

(844) 580-6816

CAPITAL ONE

Location

Requested On

Phone

P O Box 31293

11/24/2022

(800) 955-7070

Salt Lake City, UT 84131

SYNCHRONY NETWORKS

Location

Requested On

Phone

PO BOX 965036

11/09/2022

(866) 396-8254

ORLANDO, FL 32896-5036

SYNCB/YOUR CREDIT SCORE

Location

Requested On

Phone

PO BOX 965033

11/02/2022

(866) 396-8254

ORLANDO, FL 32896

SYNCB/SYNCB

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 128 of 216

View Your Report | TransUnion Credit Report

12/3/22, 3:42 PM

Location

C/O PO BOX 965036

ORLANDO, FL 32896-5036

Requested On 10/26/2022

Phone

(866) 396-8254

CAPITAL ONE

Location

P O Box 31293

Salt Lake City, UT 84131

Requested On

09/25/2022

Phone

(800) 955-7070

CHARLES BRADY via TRANSUNION INTERACTIVE IN

Location

100 CROSS ST

STE 202

SAN LUIS OBISPO, CA 93401

Requested On

12/03/2022, 12/03/2022, 10/14/2022

Phone

(855) 681-3196

CHARLES BRADY via TRANSUNION INTERACTIVE

Location

100 CROSS STREET 202

SAN LUIS OBISPO, CA 93401

Requested On

11/30/2022

Phone

Phone

(844) 580-6816

(888) 397-3742

CONSUMERINFO.COM

Location

475 ANTON BLVD

COSTA MESA, CA 92626

Requested On

11/29/2022, 11/23/2022, 11/21/2022,

11/14/2022, 11/09/2022, 11/08/2022,

10/31/2022, 10/27/2022, 10/26/2022, 10/25/2022, 10/23/2022, 10/22/2022,

10/20/2022, 10/19/2022, 10/18/2022

WEBBANKKLARNA

Location

629 N HIGH ST

STE 300

COLUMBUS, OH 43215

Requested On

11/24/2022, 10/06/2022, 06/05/2022

Phone

(844) 552-7621

619981997 via CREDITWISE CAPONETUI

Location

1680 CAPITAL ONE DRIVE

MCLEAN, VA 22102

Requested On

11/21/2022

Phone

(877) 383-4802

CHARLES BRADY via CREDITWISE CAPONETUI

Location

1680 CAPITAL ONE DRIVE

MCLEAN, VA 22012

Requested On

11/21/2022, 10/25/2022, 09/25/2022,

08/25/2022, 08/09/2022, 07/11/2022,

06/09/2022, 05/13/2022, 04/30/2022, 04/16/2022,

04/06/2022, 03/10/2022, 02/11/2022, 01/26/2022, 01/10/2022, 12/11/2021, 11/23/2021, 11/12/2021, 10/11/2021, 09/14/2021, 08/24/2021, 08/11/2021, 07/02/2021, 06/02/2021, 05/26/2021, 04/21/2021, 04/06/2021, 03/30/2021

CHARLES BRADY via KARMATRANSUNION INTERACT

Location

100 CROSS STREET

SAN LUIS OBISPO, CA 93401

Requested On

11/18/2022

Phone

Phone

(877) 383-4802

(844) 580-6816

SYNCHRONY BANK

Location

PO BOX 628406

ORLANDO, FL 32862

Requested On

Requested On

11/16/2022

11/18/2022

Phone

(855) 411-4729

CROSSROADS REALTY T via NTNLCIJINC

Location

188 FRIES MILL PAVILLIONS

L2

TURNERSVILLE, NJ 08012

Phone

Phone number not available

FACTACT FREE DISCLOSURE

Location

P O BOX 1000

CHESTER, PA 19016

Requested On

10/14/2022

Phone

(800) 888-4213

NATIONAL GENERAL INS

Location

500 W 5TH ST

WINSTON SALEM, NC 27101

Requested On

09/08/2022

Phone

(877) 468-3466

NATIONAL	GENERAL INS
----------	--------------------

Location

500 W 5TH ST

Requested On 09/08/2022

Phone

(877) 468-3466

WINSTON SALEM, NC 27101

ALLSTATE

Location

1819 ELECTRIC RD ROANOKE, VA 24018 Requested On

09/08/2022, 07/22/2022

Phone

(800) 255-7828

KLARNA

Location

629 NORTH HIGH STREET SUI

TE 300

COLUMBUS, OH 43215

Requested On

08/23/2022, 04/20/2022, 10/26/2021,

05/01/2021, 12/22/2020

Phone

(844) 552-7621

ANSWER FINANCIAL

Location

15910 VENTURA BLVD

6TH FLOOR

ENCINO, CA 91436

Requested On

08/10/2022

Phone

(800) 761-6111

LIBERTY MUTUAL

Location

PO BOX 52102 PHOENIX, AZ 85072 Requested On

08/04/2022

Phone

(617) 654-3741

AFFIRM INC

Location

650 CALIFORNIA STREET

FLOOR 12

SAN FRANCISCO, CA 94108

Requested On

07/30/2022, 07/03/2022

Phone

(855) 423-3729

UPSTART NETWORK INC

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 131 of 216

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12/3/22, 3:42 PM

Location

2 CIRCLE STAR WAY

2ND FLOOR

SAN CARLOS, CA 94070

Requested On 07/13/2022

Phone

(650) 204-1000

UPSTART NETWORK INC

Location

2 CIRCLE STAR WAY

2ND FLOOR

SAN CARLOS, CA 94070

Requested On

07/13/2022, 11/27/2021

Phone

(650) 204-1000

MANAGER PROPERTY VIA via TRANSUNION SCREENING SOLU

Location

Requested On 07/13/2022

Phone

6430 S FIDDLERS GREEN CIR

SUITE 500

GREENWOOD VILLAGE, CO 80111

(866) 775-0961

GROUP COSTAR VIA SM via TRANSUNION SCREENING SOLU

Location

6430 S FIDDLERS GREEN CIR

SUITE 500

GREENWOOD VILLAGE, CO 80111

Phone Requested On

07/13/2022

(866) 775-0961

SMARTMOVE

Location

6430 S FIDDLERS GREEN CIR

SUITE 500

GREENWOOD VILLAGE, CO 80129

Phone

Requested On (866) 775-0961 07/13/2022

ONEMAIN FINANCIAL

Location

P.O. BOX 3327

Requested On

04/28/2022, 12/15/2021, 11/27/2021

Phone

(844) 298-9773

EVANSVILLE, IN 47706

SYNCHRONY BANK

Location

PO BOX 965024

ORLANDO, FL 32896

Requested On 03/27/2022

Phone

(877) 294-7880

ALLY FINANCIAL

Location

200 RENAISSANCE CTR

DETROIT, MI 48265

Requested On

03/08/2022, 11/26/2021

Phone

(866) 710-4623

PROSPERWEBBANK

Location

PROSPER WEBBANK 221 MAIN STREET SUITE 300 SAN FRANCISCO, CA 94105 Requested On

11/27/2021

Phone

(866) 615-6319

UPGRADE

Location

275 BATTERY ST SUITE 2300 SAN FRANCISCO, CA 94104 Requested On

11/27/2021

Phone

(855) 997-3100

CHARLES BRADY via TUCI - LENDING TREE

Location

100 CROSS STREET

SUITE 101

SAN LUIS OBISPO, CA 93401

Requested On

11/27/2021

Phone

(844) 580-6816

GMFINANCIAL

Location

801 CHERRY STREET

FORT WORTH, TX 76102

Requested On 11/26/2021

Phone

(800) 284-2271

WELLSFARGO FNCL NAT BK

Location

PO BOX 14517

DES MOINES, IA 50306

Requested On

11/25/2021

Phone

(800) 642-4720

DIVERSIFIED RECOVERY BURE

Location

40 GARDENVILLE PARKWAY

SUITE 201

WEST SENECA, NY 14224

Requested On

11/08/2021, 10/27/2021

Phone

(716) 204-7146

TRAVELERS via TRAVELERS

Location

Requested On 04/29/2021

Phone

CONSUMER DISCLOSURE

P O BOX 59059 KNOXVILLE, TN 37950 (800) 550-7717

Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

days, companies that is a		
	Requested	
Name	On	
CHARLES BRADY	11/18/2022	<u>}</u>
Address 316 E ELWOOD ST PHILADELPHIA, PA 19144-1806		

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity

Data Source:

Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Requested by:

NATIONAL GENERAL INS

Checking Account Closures in the Last Month:

0

Checking Account Closures in the Last 3 Months:

O

Checking Account Closures in the Last 2 Years:

0

Average Number of Days Between Checking Account

Closures:

0

DDA Closure in Last 5 Years:

1

Unpaid DDA Closures in Last 2 Years:

0

Unpaid DDA Closures in Last 4 Years:

\$0000469.20

Days Since First DDA Closure:

1438

Credit Inquiries in the Last 3 Years:

5

DDA & Credit/Non-DDA Inquiries in Last 3 Years:

5

Requested on:

09/08/2022

Checking Account Closures in the Last 2 Months:

0

Checking Account Closures in the Last Year:

0

Checking Account Closures in the Last 3 Years:

0

DDA Closures in Last 180 Days:

0

Paid DDA Closures in Last 5 Years:

0

Unpaid DDA Closures in Last 5 Years:

1

Days Since Most Recent DDA Closure:

1438

Credit Inquiries in the Last Year:

3

Auto Inquiries in the Last 3 Years:

3

Supplemental Consumer Credit Information

Data Source:

CoreLogic Inc. (1 CoreLogic Drive, Westlake, TX 76262, (866) 873-3651)

Requested by:

GMFINANCIAL

Auto Finance Inquiries in the Last 3 Months:

0

Auto Finance Inquiries in the Last 9 Months:

0

Requested on:

11/26/2021

Auto Finance Inquiries in the Last 6 Months:

0

Auto Finance Inquiries in the Last 12 Months:

0

Auto Finance Inquiries in the Last 24 Months:	Auto Finance Inquiries in the Last 7 Years: 3
Cash Advance Inquiries in the Last 3 Months:	Cash Advance Inquiries in the Last 6 Months: 0
Cash Advance Inquiries in the Last 9 Months:	Cash Advance Inquiries in the Last 12 Months: 0
Cash Advance Inquiries in the Last 24 Months:	Cash Advance Inquiries in the Last 7 Years: 0
Misc Financial Services in the Last 7 Years: 2	Rent-to-Own Inquiries in the Last 3 Months: 0
Rent-to-Own Inquiries in the Last 6 Months:	Rent-to-Own Inquiries in the Last 9 Months: 0
Rent-to-Own Inquiries in the Last 12 Months:	Rent-to-Own Inquiries in the Last 24 Months: 0
Rent-to-Own Inquiries in the Last 7 Years:	All Alternative Credit Inquiries in the Last 3 months:
All Alternative Credit Inquiries in the Last 6 Months:	All Alternative Credit Inquiries in the Last 24 Months: 2
All Alternative Credit Inquiries in the Last 7 Years:	Paid Auto Finance Charge-offs in the Last 24 Months: 0
Paid Payday Loan Charge-offs in the Last 24 Months:	Paid Rent-to-Own Charge-offs in the Last 24 Months: 0
All Paid Charge-offs in the Last 3 Months: 0	All Paid Charge-offs in the Last 24 Months:
All Paid Charge-offs in the Last 7 Years: 0	Open Auto Finance Charge-offs in the Last 24 Months: 0
Open Payday Loan Charge-offs in the Last 24 months: 0	Open Rent-to-Own Charge-offs in the Last 24 Months:
All Open Charge-offs in the Last 3 Months:	All Open Charge-offs in the Last 6 Months:
All Open Charge-offs in the Last 9 Months:	All Open Charge-offs in the Last 12 Months:
All Open Charge-offs in the Last 24 Months:	All Open Charge-offs in the Last 7 Years:

Supplemental Public Records and Residential Information

Requested On:

PHILADELPHIAPA

Requested by:

GMFINANCIAL

Total Tax Amount:

+1016.25

Building Size in Square Feet:

1451

Assessed Land Value:

\$10,890

Total Assessed Value of the Land and Improvements:

\$72,600

Total Market Value of the Land and Improvements:

\$72,600

Real Estate Sale Price:

\$60,000

Home Equity Loan Amount:

\$0

Conventional Mortgages recorded in the Last 24 Months:

0

Interest Rate on Most Recent Mortgage:

Foreclosure:

No

Requested on:

11/26/2021

Land Mass in Acres:

+0.0360

Total Land Mass in Square Feet:

1569

Assessed Improvement Value:

\$61,710

Market Improvement Value:

\$61,710

Improvement Value:

\$61,710

Home Equity Loans:

0

Refinance or Equity Fixed Mortgages in Last 24 Months:

0

FHA Mortgage Loans Recorded:

0

Loan Term of Most Recent Mortgage (in Months):

Club & Subscription Activity

Data Source:

Alliant Cooperative Data Solutions (301 Fields Lane, Brewster, NY 10509-2621, (866) 310-7278)

Requested by:

SYNCBPAYPAL

Write-Offs in the Last 5 Magazine Transactions:

0

Requested on:

06/02/2021

Write-Offs in the Last 5 Club/Subscription Transactions

0

12/3/22, 3:42 PM

Merchandise Write-Off Transactions in the Last 5 Years: Single Payment W

0

Single Payment Write-Off Transactions in the Last 5

Years:

0

Club and Subscription Amount sent to Collections in the

Last 5 years:

Days Since Last Payment Was Made: 28

28

Club/Subscription Write-Offs in the Last 5 Years:

0

\$0

Write-Off Percent (Ratio of # of Write-Offs to # of

Orders) in the Last 5 Years:

0

Club Write-offs in the Last 5 Years:

0

Orders in the Last Year:

\$3605

Should you wish to contact TransUnion, you may do so,

. Online:

To report an inaccuracy, please visit: service.transunion.com

By Mail:

TransUnion Consumer Relations P.O. Box 2000 Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore [27], or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies.

- See <u>www.consumerfinance.gov/learnmore</u> [3] for more additional information.
- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with

a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.

- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-50PTOUT)
- You have a right to place a security freeze on your credit report which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS

CONTACT

a. Consumer Financial

addition to the CFPB:

La. Banks, savings associations, and credit unions with total assets of over \$10 billion and	
their affiliates	

Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in

Response Center 600 Pennsylvania Avenue, N.W.

Washington, DC 20580

(877) 382-4357

a. Office of theComptroller of the

Currency Customer

Assistance Group 1301 McKinney

Street, Suite 3450 Houston, TX 77010-

9050

b. Federal Reserve

Consumer Help

Center

P.O. Box 1200

Minneapolis, MN

55480

c. FDIC Consumer

Response Center

. 1100 Walnut Street,

Box #11

Kansas City, MO

64106

d. National Credit

Union

Administration

Office of Consumer

Financial

Protection (OCFP)

Division of

Consumer

Compliance Policy and Outreach 1775 Duke Street

2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

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3. Air carriers	
Doord	
4. Creditors Subject to the Surface Transportation Board	

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

Alexandria, VA 22314 Asst. General Counsel for **Aviation** Enforcement & **Proceedings Aviation Consumer Protection Division** Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 Office of Proceedings, Surface Transportation **Board** Department of Transportation 395 E Street, S.W. Washington, DC 20423 **Nearest Packers** and Stockyards Administration area supervisor **Associate Deputy** Administrator for Capital Access **United States Small Business** Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416 Securities and Exchange Commission

100 F Street, N.E.

Washington, DC

20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit Administration 1501 Farm Credit

Drive

McLean, VA 22102-

5090

Federal Trade
Commission
Consumer
Response Center
600 Pennsylvania

Avenue, N.W. Washington, DC

20580

(877) 382-4357

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite <u>www.consumerfinance.gov/learnmore</u> 🗗 o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

 You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf

of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An <u>initial fraud alert</u> is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an <u>extended fraud alert</u>, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an <u>extended alert</u>, you will have to provide an identity theft report. An <u>identity theft report</u> includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the <u>identity theft report</u>, visit <u>www.consumerfinance.gov/learnmore</u>.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

• Equifax: 1-800-525-6285; www.equifax.com

• Experian: 1-888-397-3742; <u>www.experian.com</u>

• TransUnion: 1-800-680-7289; www.transunion.com

- 3. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore
- 4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.

- 5. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief like the name of the creditor and the amount of the debt.
- 6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
 - 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore

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To work to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.

Exhibit E-3

12/8/22, 9:20 PM

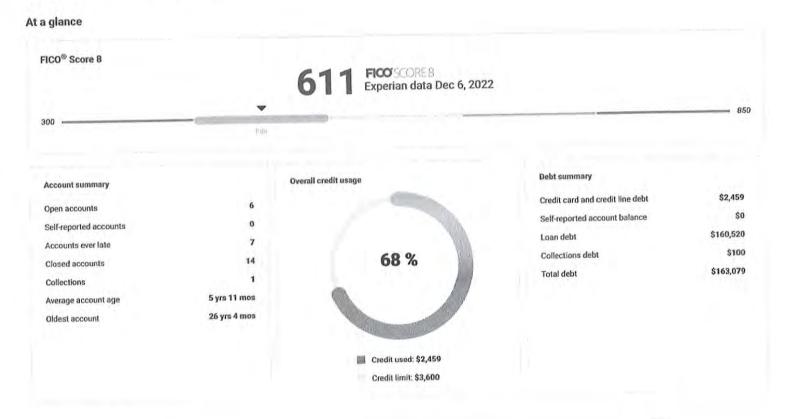
Prepared For

CHARLES BRADY

Personal & confidential

Date generated: Dec 6, 2022







Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Personal information

Mame

CHARLES BRADY

Also known as CHARLES BRADY

CHUCK BRADY

Generational identifier

Year of birth 1972

Personal statements

No Statement(s) present at this time

Addresses

316 E ELWOOD ST PHILADELPHIA, PA 19144-1806

531 W WESTMORELAND ST PHILADELPHIA, PA 19140-5631

1830 PLYMOUTH ST PHILADELPHIA, PA 19126-1531 Employers SEPTA

ENVIRONMENTAL RESTORATION LLC

12/8/22, 9:20 PM



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Open accounts

CAPITAL ONE												\$64
Exceptional payment history										Balar	ice updated Nov	<i>i</i> 17, 202
,												
Account info				CARCEAL	C1 (E	Balance						\$647
Account name				CAPITAL			-1				Nov 1	7, 2022
Account number				517805XXX		Balance upd	атео					\$1,100
Original creditor					-	Credit limit						58%
Company sold					-	Credit usage	!					
Account type				Credit	Card	Monthly pay	ment					\$25
Date opened				Dec 02, 2	2020	Past due am	ount					-
Open/closed	Open Current					Highest bala	nce					\$1,073
Status											Re	evolving
Status updated					2022	Responsibili	ty				łn	dividual
	itus updated					Your statem	ent					
Payment history												
Jan	Feb	Mar	Apr	May	Jun	Jul	Алд	Sep	Oct	Nov	Dec	
2022 🗸	✓	1	~	✓	/	~	✓	~	~	~		
2021 🗸	~	✓	~	✓	~	✓	1	~	~	~	~	
2020 -	-	-	-	-	<u></u>			-		-	<i>y</i>	
✓ On Time		— Data Unav	radable									
□ Contact info												

PO BOX 31293 SALT LAKE CITY,

UT 84131

(800) 955-7070

Comments

Address

Phone number

12/8/22, 9:20 PM



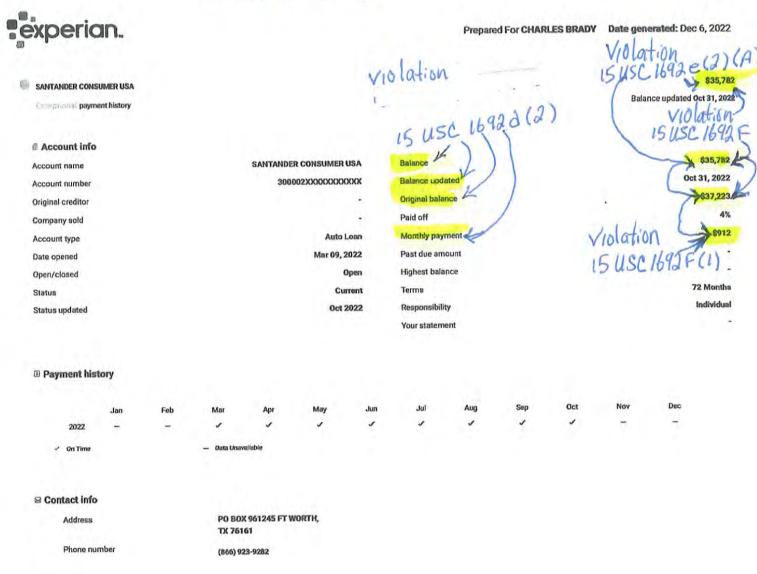
Prepared For CHARLES BRADY Date generated: Dec 6, 2022

PHILADELPHIA FED CR UN	!										:	\$117,52
Exceptional payment histo										Balar	ce updated De	: 01, 202
Account info												
Account name			PHILAD	ELPHIA FED C	R UN	Balance						117,521
Account number				1756	XXOO	Balance upd	ated					1, 2022
Original creditor					-	Original bala	псе				\$	120,000
Company sold					-	Paid off						29
Account type				Mort	gage	Monthly pay	ment					\$944
Date opened				Oct 21,	2021	Past due am	ount					•
Open/closed					Open	Terms					240	Months
Status				Cu	rrent	Responsibili	ty				In	dividua
Status updated				Dec	2022	Your statem	ent					
Payment history										M	D	
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2022 🗸	✓	√	~	1	✓	<i>y</i>	_	<i>y</i>	_	<i>,</i>	,	
2021	_	-	-	_	_	_						
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☑ Contact info												
Address		12800 PA 191		RD PHILADELP	HIA,							
Phone number		(215) 9	34-3500									
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Exhibit E-3

12/8/22, 9:20 PM



D Comments



Address

Comments

Phone number

Prepared For CHARLES BRADY Date generated: Dec 6, 2022

	T .													
														\$166
(4)	SYNCB/NTWK											Balance	e updated Nov	23, 2022
996	Exceptional payment h	nistorv												
	greentane pajmen.													
	Account info					SYNCB/NTW	n.	Balance						\$166
	Account name							Balance update	ad .				Nov 2	3, 2022
	Account number					650172XXXXX	X		, u					\$1,000
	Original creditor						•	Credit limit						16%
	Company sold						-	Credit usage						\$30
	Account type					Charge Ca	ırd	Monthly paym						-
					Mar 09, 20	22	Past due amou	unt					\$1,028	
	Date opened					Ор	en	Highest balan	ce				a	evolving
	Open/closed						ent	Terms						ndividual
	Status)22	Responsibility	1				31	-
	Status updated							Your stateme	nt					-
	Payment histo	ory												
					Anc	May	Jim	Jul	Aug	Sep	Oct	Nov	Dec	
		Jan	Feb	Mar ✓	Apr ~	<u>-</u> ,	1	✓	✓	✓	•	y	-	
	2022	-		y	·									
	✓ On Time			 Data Unav 	agable									
	B Contact info													
	Address			PO BO	X 965036 O	RLANDO,								

FL 32896 (866) 396-8254



Comments

Prepared For CHARLES BRADY Date generated: Dec 6, 2022

EVACUE	At 1-												
												\$ ⁻	1,646
SYNCB/PC RICHAR	RD										Balano	ce updated Dec 02,	2022
Exceptional paym	ent history												
⊴ Account Info)											¢1	646
Account name				SY	NCB/PC RICHAR	D	Balance					Dec 02, 2	
Account number					601917XXXXX	X	Balance updat	ed					,500
Original creditor						-	Credit limit						09%
Company sold						-	Credit usage						\$58
Account type					Charge Ca	rd	Monthly paym	ient					
Date opened					Nov 18, 20	22	Past due amo					\$ 1	,646
Open/closed					Ор	en	Highest balan	ice				Revo	
Status					Curre	ent	Terms						idual
Status updated					Dec 20	22	Responsibility						-
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Payment hi	istory												
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☑ Contact in	ifo												
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,,,,,,,,,,	· ·		FL 328	96									
Phone	number		(866) 3	96-8254									



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

650								
	and the second s							\$7,217
*	WESTGATE RESORTS LTD						Balance	updated Oct 31, 2022
	Exceptional payment history							
	@ Account info		Bałance					\$7,217
	Account name	WESTGATE RESORTS LTD	Datance					Oct 31, 2022
	Account number	383893XXXXX	Balance updated					\$7,699
	ACCOUNT NUMBER	-	Original balance					
	Original creditor	-	Paid off					6%
	Company sold	- 4- 4 4	Monthly payment	ł				\$142
	Account type	Real Estate	•					-
		Jun 29, 2021	Past due amount	i.				120 Months
	Date opened	Open	Terms					
	Open/closed	Current	Responsibility					Individual
	Status		Your statement					-
	Status updated	Oct 2022	Tool Statement					
	Payment history							
			1.3	Aum	Sep	Oct	Nov	Dec

⋈	Contact	info

2022 2021

✓ On Time

Address

5601 WINDHOVER DR ORLANDO,

FL 32819

Data Unavadable

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Phone number

(407) 355-2905

Comments

Closed

Experian



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Closed accounts

ACCEPTANCE NOW

11 late payments

Account info

Account name

Account number

Original creditor

Company sold
Account type
Date opened
Open/closed

Status
Status updated

> Paid, was past due 90 days Oct 2019

Past due amount
Terms
Responsibility
Your statement

24 Months Individual

Oct 31, 2019

\$2,580

⑤ Payment history

									Sep	Oct	Nov	Dec
	lan	Feb	Mar	Арг	May	าเม	Jul	Aug		ďΩ	_	_
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2018	1	✓	~	~	~	•		-	_	-	✓	1
2017	Jan 19 - 18 - 17 - 17	-	-	_	-	_						

- ✓ On Time
- 60 Days Late 90 Days Late
- Data Unavailable

□ Contact info

Address

5501 HEADQUARTERS DR PLANO,

TX 75024

Phone number

(888) 672-2411

S Comments



Phone number

S Comments

Prepared For CHARLES BRADY Date generated: Dec 6, 2022

3	•												_
•	ACCEPTANCE NOW											Close	
(30)	Exceptional payment history												
	Account info			Λ.	CEPTANCE NOW		Balance						-
	Account name		-		00000000000000		Balance updated					Jul 31, 201	
	Account number		Re	MAAAAGEEGI			Original balance					\$5,45	
	Original creditor						Monthly payment						-
	Company sold				Rental		Past due amount						-
	Account type				May 06, 2017		Terms					32 Monti	
	Date opened				Closed		Responsibility					Individu	ısı
	Open/closed				Paid satisfactorily		Your statement						-
	Status				Jul 201								
	Status updated				30,201	•							
	Payment history												
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	Jan	Feb	Mar	- Apr	,	1	NA	-	-			-	
	2017 -	_											
	✓ On Time		NA No Appl	icable Payment H	ISTURY								
	 Data Unavailable 												
	Contact info												
	Address		5501 TX 75		RS DR PLANO,								
	Phone number		(888)	672-2411									



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Closed ACCEPTANCE NOW Exceptional payment history **Account info** Balance ACCEPTANCE NOW Feb 28, 2022 Account name Balance updated R09574XXXXXXXXXXXXXXXXXXXXXX \$2,514 Account number Original balance Original creditor Monthly payment Company sold Past due amount Rental 15 Months Account type Dec 03, 2021 Individual Date opened Responsibility Closed Open/closed Your statement Paid satisfactorily Status Feb 2022 Status updated Payment history Dec

						lun	Jul	Aug	Sep	UCL	1101	_
	Jan	Feb	Mar	Apr	Мау <i>—</i> —	341				_	_	
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2022	1	NA	-				_	_	-	_	_	•
		_		_	_	-	_					
2021	_	_										

✓ On Time

- Data Unavailable

Contact info

Address

5501 HEADQUARTERS DR PLANO,

TX 75024

Phone number

(888) 672-2411

NA No Applicable Payment History

■ Comments



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

33													
				t									-
•	ACCEPTANCE NOW												Closed
***	Exceptional paymen	ıt history											
	exceptions pay-	•											
									-				
	a Account info							Balance					-
	Account name					CCEPTANCE N			vd				Jul 31, 2015
	Account number			R	09574XXXXX	OCKXXXXXXXXXXXXX	XXX	Balance update					\$1,697
	Original creditor						-	Original balanc					-
	Company sold						-	Monthly payme					_
	Account type					Re	entai	Past due amou	ınt				15 Months
	Date opened					May 05, 2	2015	Terms					Individual
	•					Clo	osed	Responsibility					Biglinatur
	Open/closed					Paid satisfact	torily	Your statemer	nt				
	Status .					Jul :	2015						
	Status updated												
	Payment hist	torv											
	ar aymont mo	,											Dee
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	- Data Unava	ailable											

□ Contact info

Address

5501 HEADQUARTERS DR PLANO,

TX 75024

Phone number

(888) 672-2411

S Comments



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

### Account Info ### Account Info ### Account Info ### Account number														
Recount info Account name Accou	AFFIRM INC												,	Closed
Account number	Ехсерії опа і раутн	ent history												
Account number														
Account name Account number Account number Coriginal creditor Coriginal creditor Company sold Account type Account type Date opened Open/closed Open/closed Open/closed Open/closed Status Status Status Status updated Date openeth history B Payment history B Payment history B Contact info Contact info Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2021														
Account number Original creditor Company sold Account type Unsecured Loan Past due amount Unsecured Loan Open/closed Open/closed Status	Account name					AFFIRM	INC	Balance					t 00	2021
Original creditor Company sold Account type Unsecured Loan Date opened Open/closed Open/closed Status Paid satisfactorily Status updated Dayment history Payment hist	Account number					FNR18	XXX	Balance upda	ited					
Company sold Account type Date opened Mar 31, 2021 Fighest balance Closed Closed Terms Fail statiss updated Past due amount Highest balance Terms Fail statisfactority Responsibility Todividual Status updated Payment history Pa	Original creditor						•	Original balar	nce				ş	1,500
Date opened Date opened Open/closed Status Status Paid satisfactority Terms Paid satisfactority Responsibility Your statement Payment history Payment history Payment history NA Poplicable Payment History NA No Applicable Payment History Sa Contact info							-	Monthly payr	nent					•
Date opened	Account type					Unsecured L	oan.							•
Closed Terms Individual Status Paid satisfactority Responsibility Responsibility Status updated Jun 2021 Your statement	Date opened					Mar 31, 2	1021	Highest bala	nce				£ 9.1	
Status updated Jun 2021 Your statement Payment history Payment history Payment history Apr May Jun Jul Aug Sep Oct Nov Dec 2021	Open/closed							Terms						
B Payment history Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2021 ✓ On Time NA No Applicable Payment History Data Unavailable Contact info	Status							Responsibilit	у				inai	
B Payment history Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2021	Status updated			, 414 5			2021	Your stateme	ent					
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2021 ✓ ✓ NA ✓ On Time NA No Applicable Payment History - Data Unavailable Contact info														
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2021 ✓ ✓ NA ✓ On Time NA No Applicable Payment History - Data Unavailable Contact info														
Jan Feb Mar Apr May Jun Jul Aug Sep Set	Payment his	story												
2021 NA NA No Applicable Payment History - Data Unavailable Contact info		1	Enh	Маг	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
✓ On Time NA No Applicable Payment History — Data Unavailable Contact info	2021		_ _				NA	-	-	_	-	-	-	
— Data Unavailable , Contact info				MA Mo Appl	icaNa Paument H	Estary								
. Contact info	✓ On Time			ИД неоторы	Cooke a bythere									
	— Data Unav	vailable												
							,							
Address 650 CALIFORNIA SI PE 12 SAM FRANCOSCO,				CEO C	ALIEODRIIA CT	FEI 12 SAM FR	ANCISCO.							

Phone number

CA 94108

(855) 423-3729



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

AMERICAN HERITAGE FCU

\$469 Closed

49 potentially negative months

\$469 AMERICAN HERITAGE FCU Balance Account name Dec 01, 2022 Balance updated 100000XXXXXXXXXXXXXX Account number \$469 Original balance Original creditor Monthly payment Company sold \$469 Past due amount Deposit Account type 1 Month Terms Mar 03, 2018 Date opened Individual Responsibility Closed

Open/closed

Your statement Charge-off

Status

Dec 2018

Status updated

Payment history

								Aug	Sep	Oct	Nov	Dec
	Jan	Feb	Mar	Арг	May	Jun	Jul	Aug	ocp.		200	60
0000		0.0	CO	co	co	CO	60	CO	co	60	CO	50
2022	CO	CO	0.0			20	CO	69	CO.	60	CO	CO
2021	CO	60	08	00	CO	CO	0.0				co	00
9999	0.3	ÇO	co	CO	co	CG	CO	60	00	0.0		
2020	5.0	Ų.5			00	co	co	60	CO	CO	60	CO
2019	CO	CO	CO	CO	co	CO				_	-	co
					_	_	-	-	-			

2018 CO Charge off

Data Unavailable

⊠ Contact info

Address

2060 RED LION RD PHILADELPHIA,

PA 19115

Phone number

(215) 969-0777

■ Comments

Page 14 of 29



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

0	CAPITAL ONE AUTO	FINAN												- Closed
	Exceptional payme	nt history												
	≗ Account Info													
	Account name				CAPITAL	ONE AUTO FII	ИАИ	Balance						
	Account number				6206	521XXXXXXXXX	ххх	Balance upda	ated					1, 2015
	Original creditor						-	Original balas	nce				\$	27,374
	Company sold						-	Monthly pays	ment					-
	Account type					Auto i	Loan	Past due am	ount					-
	Date opened					Apr 14, 2	2012	Highest bala	nce					-
	Open/closed					Cl	osed	Terms						Months
	Status					Paid satisfact	torily	Responsibili	ty				In	dividual
	Status updated					Mar	2015	Your statem	ent					-
	Otatao apaaraa													
	Payment his	tory												
			r_L	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2015	Jan ✓	Feb ✓	NA		-	_	-	_	_	-	-	-	
	2013	4	,		1	✓	~	1	✓	✓	~	✓	✓	
	2013	1	J	✓	1	~	~	1	1	~	1	,	<i>y</i>	
	2012	_	_	-	1	✓	1	✓	~	~	~	~	•	
	✓ On Time			NA No Арр	licable Payment I	listory								
	- Data Unav	a≩abłe												
	☑ Contact info	•												
	Address			PO BO TX 75	OX 259407 PL 025	ANO,								

Phone number

(800) 946-0332

\$5,360

Experian



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

CAPITAL ONE AUTO FINAN			Closed
35 potentially negative months			
Account info			\$5,360
Account name	CAPITAL ONE AUTO FINAN	Balance	Oct 31, 2022
Account number	620635XXXXXXXXXXXXX	Balance updated	·
	-	Original balance	\$16,162
Original creditor		Monthly payment	-
Company sold		Past due amount	\$5,360
Account type	Auto Loan		-
Date opened	Nov 16, 2017	Highest balance	70.31
·	Closed	Terms	78 Months
Open/closed		4.45	Joint Account

Charge-off

Apr 2022

Responsibility

Your statement

Payment history

Status

Status updated

						h	Jul	Aug	Sep	Oct	Nov	vec
	Jan	Feb	Mar	Apr	May	Jun	Jui	7.09				_
0000		8	FE	co	co	00	CO	_	CO	CO	_	
2022	60	u	10			/	,	/	✓	36	60	90
2021	✓	✓	1	~	~	•	•			,	/	1
	60	60	30	✓	✓	~	✓	1	~	~	•	
2020	ou	40			0.0	-	,	1	30	60	60	60
2019	90	90	60	60	90					90	90	60
	30	30	/	30	30	30	60	90	60	90	50	
2018	30	50						_	_	/	~	~

- (i) Charge off ✓ On Time
- 30 30 Days Late Repossession
- 90 90 Days Late 60 60 Days Late
- Data Unavailable

2017

☑ Contact info

Address

PO BOX 259407 PLANO,

TX 75025

Phone number

(890) 946-0332

Comments

Account previously in dispute - now resolved - reported by subscriber



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

														-
•	CONSUMER PORTFO	LIO SVC												Closed
	11 late payments													
	Account name				CONSUMER	PORTFOLIO	svc	Balance						
	Account number					400151XX	XXX	Balance upda	ited				Oct 27	•
							-	Original balar	се				\$2	21,416
	Original creditor						-	Monthly payo	nent					-
	Company sold					Auto i	ດຂກ	Past due amo	ount					-
	Account type							Highest balar						•
	Date opened					Dec 23, 2		_					72 N	Aonths
	Open/closed						osed	Terms					Ind	ividual
	Status				Paid, wa	s past due 60	days	Responsibilit						
	Status updated					Oct :	2021	Your stateme	ent					
	Payment hist	ory												
												Nov	Dec	
		Jan	Feb	Маг	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov —		
	2021	30	1	1	~	✓	1	~	~	<i>y</i>	NA 30	60	36	
						60	60	60	60	30	30	UU		

2015 ✓ On Time

30 Days Late

60 GO Days Late

NA No Applicable Payment History

- Data Unavailable

□ Contact info

Address

PO BOX 57071 IRVINE,

CA 92619

Phone number

By mail only

§ Comments



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

													_
MOHELA/DEPT OF ED)												Closed
Exceptional paymen	nt history												
Account name				МО	HELA/DEPT OF	ED .	Balance						-
Account number				9849	92XXXXXXXXX	XXX	Balance upda	sted				Sep 30,	
Original creditor						-	Original balar	nce				\$	1,750
Company sold						-	Monthly payr	ment					-
Account type					Education L	.oan	Past due am	ount					-
Date opened					Aug 16, 1	996	Highest bala	nce					-
•					Cle	osed	Terms						lonths
Open/closed					Paid satisfact	orily	Responsibili	ty				Indi	ividual
Status					Sep 2	2014	Your statem	ent					-
Status updated					·								
Payment hist	огу												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 	
2014	1	1	1	1	1	1	1	✓	NA		_	<i>-</i>	
2013	~	1	✓	1	~	~	~	,	<i>,</i>	<i>,</i>	<i>,</i>	<i>,</i>	
2012	-	-	-	-	-	1	~	/	<i>y</i>	v	•		
✓ On Time			NA No Appl	icable Payment H	istory								

□ Contact info

Address

Data Unavailable

633 SPIRIT DR CHESTERFIELD,

MO 63005

Phone number

(888) 866-4352

Comments



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

9	MOHELA/DEPT OF EL	1												Closed
	Exceptional paymen	t history												
8	Account info					······································		Balance						-
	Account name					HELA/DEPT O			4-4				Sep 30	, 2014
	Account number				9849	92XXXXXXXX	XXX	Balance upda					,	\$2,460
	Original creditor						-	Original balar	ice					_
	Company sold						-	Monthly payn	nent					
	Account type					Education I	Loan	Past due amo	ount					_
						Aug 16,	1996	Highest balar	nce					-
	Date opened					cı	osed	Terms					43 8	Months
	Open/closed					Paid satisfac	torily	Responsibilit	у				ind	lividual
	Status							Your stateme						-
	Status updated					zeb	2014	Tour Statem						
	Payment hist	огу												
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2014	Jan ✓	√	√		,	1	1	✓	NA	-	-	-	
	2014	<i>,</i>	, ,	· /	1	~	1	✓	✓	~	✓	•	/	
	2013	_	_	_	-	-	1	✓	✓	1	~	~	~	
	2012	_	_											
	✓ On Time			NA No Appl	icable Payment H	listory								
	— Data Unava	at a before												

□ Contact info

Address

633 SPIRIT DR CHESTERFIELD,

MO 63005

Phone number

(888) 866-4352

B Comments



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

•	ONEMAIN													Closed
	5 late payments													
								Defense						-
	Account name					ONEM	AIN	Balance					Oct 31	2021
	Account number				1017	750XXXXXXXXXX	XXX	Balance upda						2,066
	Original creditor						•	Original balar	nce					
	Company sold						-	Monthly pays	ment					
	Account type					Secured 1	Loan	Past due am	ount					_
	Date opened					Oct 24, 2	2017	Highest bala	nce	*				
	Open/closed					Cl	osed	Terms						fonths
	•			Paid	was past due	e 30 days five t	imes	Responsibili	ty				Ind	ividual
	Status						2021	Your statem	ent					•
	Status updated													
	Payment his	tory												
		1	Feb	Mar	Арг	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2021	Jan	√ .		,	,	✓	1	✓	1	NA	-	_	
	2021	,	Ž	,	,	1	✓	/	1	✓	1	•	✓	
	2020	<i>y</i>		<i>,</i>	,	~	1	30	s	~	✓	30	39	
	2019		38	,		_	/	~	1	30	✓	1	1	
	2018	y	<i>-</i>	-	_	_	_	_	_	✓	1	1	✓	
	2017		-											
	✓ On Time			30 30 Days	L <i>a</i> te									

B Contact info

Address

PO BOX 1010 EVANSVILLE,

IN 47706

Data Unavailable

Phone number

NA No Applicable Payment History

(844) 298-9773

■ Comments

Loan modified but not under a federal government plan



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

HILADELPHIA FED CR												С
Account info												
ccount name				PHILADI	ELPHIA FED CF	NU S	Balance					Oct 01, 2
ccount number					17560	XXO	Balance upda	sted				
riginal creditor						-	Original balar	nce				\$1
ompany sold						-	Monthly pays	ment				
ccount type					Secured 1	Loan	Past due am	ount				
ate opened					Sep 17, 2	2020	Highest bala	nce				
pen/closed					Ci	osed	Terms					Unkr
					Paid satisfac	torily	Responsibili	ty				Indiv
tatus						2021	Your statem	ent				
status updated												
Payment histor	у											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	1	1	1		1	✓	1	1	NA	_	
2020	_	_	-		-	-	-	-		1	~	•
✓ On Time			NA No Appl	icable Payment H	fistory							
- Data Unavailab	le											

S Contact info

Address

12800 TOWNSEND RD PHILADELPHIA,

PA 19154

Phone number

(215) 934-3500

Comments

12/8/22, 9:20 PM



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

*	WESTGATE RESORTS	SLTD											\$7,3	
	4 potentially negative												Cło	seo
	* potentially negative													
	Account Info												\$7,3	18
	Account name				WESTG	ATE RESORTS	LTD	Balance					Oct 06, 20	
	Account number					426774XX	XXX	Balance upda	eted				\$7,1	
	Original creditor						-	Original balar	nce				\$7,1	UU
	Company sold						-	Monthly payr	ment					
	Account type					Real Es	state	Past due am	ount				\$1,0	
	Date opened					Oct 07,	2019	Terms					120 Mont	ths
	-					Cl	osed	Responsibilit	ty				Individ	ual
	Open/closed					Charg	e-off	Your statem	ent					-
	Status					May								
	Status updated					may								
	Payment hist	nav												
	a rayment mot	,												
		lon	Feb	Mar	Арг	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	2022	Jan 		120	720	00	_	_	-	-	co		-	
	2021	_												
	CO Charge off			728 120+0 8	ays Late									

☐ Contact info

Address

Data Unavaifable

5601 WINDHOVER DR ORLANDO,

FL 32819

Phone number

(407) 355-2905

§ Comments

12/8/22, 9:20 PM



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Collection accounts

\$100 LAW OFFICES MBA Balance updated Dec 02, 2022 Original creditor: CHESTNUT HILL HOSPITAL LLC Account info \$100 Balance LAW OFFICES MBA Account name Dec 02, 2022 273134XX Balance updated Account number \$100 CHESTNUT HILL HOSPITAL LLC Original balance Original creditor 0% Paid off Company sold Monthly payment Collection Account type \$100 Past due amount Sep 20, 2022 Date opened 1 Month Seriously past due date / assigned to attorney, Terms Status Individual collection agency, or credit grantor's internal Responsibility collection department Your statement Sep 2022 Status updated Payment history Dec 0ct Nov Sep Aug May Jul Feb Mar Apr Jan 2022 Data Unavailable C Collection

Contact info

Address

3400 TEXOMA PKWY STE 100 SHERMAN,

TX 75090

Phone number

(866) 412-3222

Comments

12/8/22, 9:20 PM



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Public records

No public records reported.



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Inquiries

ALLY FINANCIAL

Inquired on Nov 26, 2021

Business Type: Auto Financing Companies

200 RENAISSANCE CTR

DETROIT, MI 48243

(248) 263-3004

This inquiry is scheduled to continue on record until Dec 2023

ALLY FINANCIAL

Inquired on Mar 8, 2022

Business Type: Auto Financing Companies

200 RENAISSANCE CTR

OETROIT, MI 48243

(248) 263-3004

This inquiry is scheduled to continue on record until Apr 2024

CAP ONE NA

Inquired on Dec 2, 2020

Business Type: Bank Credit Cards

PO BOX 30281

SALT LAKE CITY, UT 84130

(800) 227-4825

This inquiry is scheduled to continue on record until Jan 2023

JPMCB CARD

Inquired on May 26, 2021

Business Type: Bank Credit Cards

PO BOX 15977

WILMINGTON, DE 19850

(800) 453-9719

This inquiry is scheduled to continue on record until Jun 2023

MBIRA/ZZOUNDS MUSIC LL

Inquired on Mar 31, 2021

Business Type: Wholesale - non specific

8 THORNTON RD

OAKLAND, NJ 07436

(888) 486-6338

This inquiry is scheduled to continue on record until Apr 2023

MBIRA/ZZOUNDS MUSIC LL

Inquired on Jul 6, 2021

Business Type: Wholesale - non specific

8 THORNTON RD

OAKLAND, NJ 07436

(888) 486-6338

This inquiry is scheduled to continue on record until Aug 2023

NCCINC/CERTIFIED LUXUR

Inquired on Nov 26, 2021

Business Type: Automobile Dealers, Used

105 NORTHERN BLVD

GREAT NECK, NY 11021

(516) 727-4300

This inquiry is scheduled to continue on record until Dec 2023

ONEMAIN

Inquired on Dec 5, 2022

Business Type: Personal Loan Companies

PO BOX 1010

EVANSVILLE, IN 47706

(844) 298-9773

This inquiry is scheduled to continue on record until Jan 2025

PHILADELPHIA FED CR UN

Inquired on Sep 17, 2021

Business Type: Credit Unions

12800 TOWNSEND RD

PHILADELPHIA, PA 19154

(215) 934-3500

This inquiry is scheduled to continue on record until Oct 2023

PHILADELPHIA FED CR UN

Inquired on Feb 25, 2022

Business Type: Credit Unions

12800 TOWNSEND RD

PHILADELPHIA, PA 19154

(215) 934-3500

This inquiry is scheduled to continue on record until Mar 2024

SUN FEDERAL CREDIT UNI

Inquired on Jan 13, 2021

Business Type: Credit Ursons

1627 HOLLAND RD

MAUMEE, OH 43537

(419) 893-2170

This inquiry is scheduled to continue on record until Feb 2023

SYNCB/AMAZON PLCC

Inquired on Apr 6, 2021

Business Type: Bank Credit Cards

PO BOX 965015

ORLANDO, FL 32896

(866) 634-8379

This inquiry is scheduled to continue on record until May 2023

SYNCB/AMERICAN EAGLE

Inquired on Jun 11, 2021

Business Type: Sales Financing Company

PO BOX 965005

ORLANDO, FL 32896

(800) 430-0875

This inquiry is scheduled to continue on record until Jul 2023

12/8/22, 9:20 PM



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Credit scores

FICO® Score 8



Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

What's helping

Long credit history

- You have an established credit history.
- Your oldest account was opened: 26 Years, 4 Months ago
- FICO High Achievers opened their oldest account 25 years ago, on average.
- Average age of your accounts: 6 Years, 3 Months
- Most FICO High Achievers have an average age of accounts of 9 years or more.
- FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

What's hurting

Negative items

- You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.
- Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 4 accounts
- Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.
- Number of collections on your credit report: 1 collection
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a serious delinquency or derogatory indicator and a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Most collections, public records and delinquencies stay on the report for no more than seven years though there are certain items that could remain longer. As these items age, they may have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 68%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

Recent collection and/or PR

- You have a recent public record and/or collection on your credit report.
- Your most recent collection occurred: 3 Months ago

Case 2:22-cv-05051-MRP Document 1-1 Filed 12/19/22 Page 172 of 216

Experian

12/8/22, 9:20 PM

- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years though there are certain items that could remain longer.

- Recent missed payment

- You recently missed a payment or had a derogatory indicator reported on your credit report.
- Your most recent missed payment happened: 8 Months ago
- About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO⊕ Score.

12/8/22, 9:20 PM



Prepared For CHARLES BRADY Date generated: Dec 6, 2022

Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.

P.O. Box 740241 Atlanta, GA 30374 Exhibit E-4

October 21, 2022





To Start An Investigation, Please Visit Us At: www.equifax.com/personal/disputes

0000000025 FECE0000102122056585 01 000000 000540 015

CHARLES BRADY 316 E ELWOOD ST PHILADELPHIA, PA 19144-1806







CREDIT FILE: October 21, 2022

Confirmation # 2294562151

Dear CHARLES BRADY:

Thank you for requesting your credit file, commonly called a Consumer Credit Report. Your credit file contains information received primarily from companies which have granted you credit and from public record sources. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

Thank you for also requesting your credit score. Credit scores are generated by applying a risk scoring model to information in an individual's credit file.

Your Equifax® credit score of 584
was created on October 21, 2022 and was based on the contents of your Equifax credit file on that date.

NOTE: This credit score is an Equifax Risk ScoreSM, which ranges between 280 and 850. Higher scores generally reflect better credit standing.

The Equifax Credit Score is based on an Equifax Credit Score model. Third parties use many different types of credit scores and will not use the Equifax Credit Score to assess your creditworthiness.

The key factors that affected your credit score are:									
Reason Code	Explanation								
202	There are one or more accounts with a major derogatory event in your credit file								
80	The age of accounts in your credit file								
68	The length of time since credit cards have been opened in your credit file								
79	The length of time since there has been account activity in your credit file								

Effect of Inquiries on Your Score: Inquiries were an adverse factor in the calculation of your score, but did not significantly impact your score.

The Equifax Credit Score is based on an Equifax Credit Score model. Third parties use many different types of credit scores and will not use the Equifax Credit Score to assess your creditworthiness.

You may complete the enclosed Research Request Form and return it to:

Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374

NOTE: Sending the Research Request Form to any other address will delay the processing of your request. Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at equifax.com/personal/disputes or Call us at (888) EQUIFAX, (888) 378-4329.

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without our express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name with your consent. However, you should be aware that using a security freeze to take control over who get access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent requires or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies on behalf of the person or entity, with which you have an existing account that requests information in your report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place, temporarily lift or permanently remove the security freeze on your Equifax credit report, you can:

- Log in or create an account at www.myEquifax.com
- Call us at 1-888-298-0045
- Or send a written request that includes your name, address and social security number to:

Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348

If you are sending your request by mail, please be sure to include copies of the following:

One Government Issued ID	One Item to Validate Your Address
Example:	Example:
Driver's License	Driver's License
State Issued ID Card	Utility Bill
Passport	Pay Stub
Birth Certificate	W2 or 1099 Form

For requests to temporarily lift your security freeze, please be sure to specify the desired date range. Example: March 15, 20XX to March 21, 20XX



The Amount Past Due as of the Date Reported

The Requested Amount of Last Payment

Sched Pay Amt

Actual Pay Amt

Amount Past Due Date of Last Paymnt Date of 1st Delinquency

The Actual Amount of Last Payment

The Date of Last Payment

CREDIT FILE: October 21, 2022

Personal Identification Information This section Includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File:

CHARLES BRADY

316 E ELWOOD ST, Philadelphia, PA 19144 (215)438-4570 Reported XXX-XX-5722 Date of Birth: February 26, 1972 Social Security # Current Address:

1830 PLYMOUTH ST, PHILADELPHIA, PA 19126 (215)224-9911 Reported: Previous Address(es): 531 W WESTMORELAND ST, PHILADELPHIA, PA 19140 Reported: 01/2018 5043 PORTICO ST, PHILADELPHIA, PA 19144 Reported: 03/2015 6628 N 8TH ST, PHILADELPHIA, PA 19126 Reported: 02/2015

Confirmation # 2294562151

www.equifax.com/personal/disputes Please address all future correspondence to:

Equifax Information Services LLC P.O. Box 740241

Atlanta, GA 30374

Phone: (800) 377-6568



M - F 9:00am to 5:00pm in your time zone.

_ast Reported Employment:

JD EDWARDS;

For your security, the last 4 digits of account number(s) have been replaced by ") (This section includes open and closed accounts reported by credif grantors) Credit Account Information

Account Column Title Descriptions:

The Account number reported by credit grantor The Date that the credit grantor opened the Account Number Date Acct. Opened

The Highest Amount Charged account High Credit

The Highest Amount Permitted Credit Limit

The Number of Installments or Payments The Scheduled Time Between Payments **Terms Duration** Terms Frequency

The Date the 1st Major Delinquency Was Reported

The Date of the Last Account Activity

The Date of First Delinquency

The 1st Payment Due Date for Deferred Loans

Deferred Pay Date

Charge Off Amt

Date Maj Delq Rptd

Date of Last Activity

Balloon Pay Date Date Closed

Balloon Pay Amt

The Amount Charged Off by Creditor

The Amount of Final(Balloon) Payment

The Date of Final(Balloon) Payment

The Date the Account was Closed

The Most Recent Account Activity The Number of Months Reviewed Months Reviewed

The Type of Company Reporting The Account Date of Last Reported Update **Activity Designator** Creditor Class Date Reported

The Total Amount Owed as of the Date Reported Balance Amount

Condition of Account When Last Updated by Creditor or Otherwise Status

5 : 150-179 Days Past Due 2:60-89 Days Past Due 1:30-59 Days Past Due

Account History

Descriptions Stafus Code

6 : 180 or More Days Past Due Collection Account ΰÏ

Foredosure

4: 120-149 Days Past Due 3:90-119 Days Past Due

 Voluntary Surrender Repossession Charge Off

Page 4 of 30

			Date	Closed	
on the self-region	collo classification		Balloon	Pay Date	
			Balloon	Pay Amount	
Anthrite Position	Activity Designator		Deferred Pay	Start Date	
7.00	Months Revo	22	Date Maj Charge Off Defen	rted Amount	
	Ę,		Date Maj	Del. 1st Repo	
557070	Terms Duration Terms Frequency	Monthly	Date of Last		10/2022
UT 841311293 : 8009557070	Terms Duration		Date of 1st	Delinquency	
- 00 200 0000000000000000000000000000000	Oredit Limit	\$ 1,100	Scheduled Payment	Amount	\$ 25
CAPITAL ONE BANK USA NA PO BOX 31293 SALT LAKE CIT	ligh Credit	1.073	Actual Payment	Amount	
PO BOX 312	Date Opened High Credit	12/02/2020 \$	Date of Last Actual Pavi	Payment	10/2022
USANA			Amount		
NE BANK			Balance		
CAPITAL O	Account Number	*7376	Date of Last	Reported Update	10/18/2022

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Credit Card;

Historical Account Information	formation		•					ſ
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activity Loan Designator	T
09/22 \$ 763	\$ 28		09/01/2022	\$ 1,073	\$ 1,100		Credit Card	8
08/22 \$ 758	\$ 29		08/01/2022	\$ 1,073	\$ 1,100		Credit Card	
07/22 \$ 802	\$ 25		07/01/2022	\$ 1,073	\$ 1,100		Credit Card	
090 % CC/30	- B		08/04/2022	1 069	100		Credit Card	
808 æ 77/00	C7 e		00/01/2022		o			
05/22 \$ 116	\$ 25		05/01/2022	\$ 1,069	\$ 1,100		Credit Card	- 18
04/22 \$ 786	\$ 25		03/01/2022	\$ 1,069	\$ 1,100		Credit Card	
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03/22 \$ 969	\$ 25		02/01/2022	8 969	\$ 1,100		Credit Card	
0 8 0 000			2000/10/20	£ 813	\$ 1 100		Credit Card	
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01/22 \$ 468	\$ 25		01/01/2022	\$ 813	\$ 1,100		Credit Card	
12/21 \$ 237	\$ 25		12/01/2021	\$ 813	\$ 1,100		Credit Card	
11/21 \$ 222	\$ 25		11/01/2021	\$ 813	\$ 1,100		Credit Card	
					-			
10/21 \$ 813	\$ 25		09/30/2021	\$ 813	\$ 1,100		Credit Card	
00/21 \$ 271	\$ 25 \$ 25		IOB/01/2021	\$ 484	\$ 600		Credit Card	
13	€ £3		100					
08/21 \$ 430	\$ 25		08/01/2021	\$ 484	\$ 600		Credit Card	
07/21 \$ 0			07/01/2021	\$ 484	\$ 600		Credit Card	

Historical Account Information

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a a a a a a a a a a a a a a a a a a a	Payment Amount	Payment Amount	Last Payment	Credit	Limit	Past Due	Loan	Activity Designator
06/21 \$ 293	\$ 25		06/01/2021	\$ 440	\$ 600		Credit Card	
05/21 \$ 40	\$ 25		05/01/2021	\$ 252	\$ 600		Credit Card	
04/21 \$ 125	\$ 25		03/01/2021	\$ 252	\$ 300		Credit Card	
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03/21 \$ 178	\$ 25		02/01/2021	\$ 252	\$ 300		Credit Card	
02/21 \$ 118	\$ 25		01/01/2021	\$ 252	\$ 300		Credit Card	
761 4107	क उह		04 /04 /2024	R 252	900 a		المناز المناز	
01/21 \$ 12/	٠ ٢		0110112021	\$ 502 \$	000		כופטו (שום	000000000000000000000000000000000000000
PHILADEL PHIA FEDERAL CREDIT UN	EDERA! CRED		00 Townsend R	12800 Townsend Rd Philadelphia P4 191541003 : 2156258700	PA 19154100.	3 - 2156258700		
Account Number *∩002		∞ ₽ 	High Credit (Credit Limit	Terms Duration	Terms Frequency Monthly	Months Revd Activity Designator Creditor Classification	ssification
ast Update 2022	Balance Amountt Amount Past Due \$ 117,363	15 C	Actual Payment Amount \$ 950	Scheduled Payment Amount \$ 944	1		Charge Off Doferred Pay Balloon Amount Start Date Pay Amount	Balloon Date Pay Date Closed
Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan	greed; Type of /	Account - Mort	gage; Type of L	oan - Second Mo	ortgage; Whos	e Account - Ind	- Second Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Second Mortgage;	cond Mortgage;
Historical Account Information	Information							
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22 \$ 117,670	\$ 944	\$ 944	08/01/2022	\$ 120,000			Second Mortgage	
08/22 \$ 117,817	\$ 944	\$ 944	07/01/2022	\$ 120,000			Second Mortgage	
07/22 \$ 118,137	\$ 944	\$ 944	06/01/2022	\$ 120,000			Second Mortgage	
06/22 \$ 118,260	\$ 944	\$ 945	05/01/2022	\$ 120,000			Second Mortgage	
05/22 \$ 118,623	\$ 944	\$ 945	04/01/2022	\$ 120,000			Second Mortgage	
04/22 \$ 118,852	\$ 944	\$ 944	03/01/2022	\$ 120,000			Second Mortgage	

Histor	Historical Account Information	nformation							
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Oredit Limit	Amount Past Due	Type of Ac Loan	Activity Designator
03/22	03/22 \$ 119,145	\$ 944	\$ 944	2	\$ 120,000			Second Mortgage	
02/22	02/22 \$ 119,305	\$ 944	\$ 944	01/01/2022	\$ 120,000			Second Mortgage	
01/22	01/22 \$ 119,421	\$ 944	\$ 944	12/01/2021	\$ 120,000			Second Mortgage	
12/21	12/21 \$ 119,711	\$ 944	\$ 944	11/01/2021	\$ 120,000			Second Mortgage	
11/21	11/21 \$ 120,000	\$ 944			\$ 120,000			Second Mortgage	

Credit Bureau Dispute PO Box 259407 Plano TX 750259407: 8009460332 CAPITAL ONE AUTO FINANCE

Account Number		Date	Date Opened High Credit	Account Number Date Opened High Gredit Cred	St Link	Terms Duration Terms Frequency	Terms Duration Terms Frequency		Months Revo	Activity Designator		Creditor Classification	
*1001		11,	11/16/2017			78 Months Monthly	Monthly			,			
Date of Last	Balance	Amountt	Date of Last	Actual Payment	Scheduled Payment Date of 1st Date of Last	Date of 1st	Date of Last	Date Maj	Charge Off	Deferred Pay	Balloon	Balloon	Date
Reported Update	Amount	Past Due	Payment	Amount	Amount	Delinquency	Activity	Del. 1st Reporte	Del. 1st Reported Amount Start Date Pay Amou	Start Date	Pay Amount	Pay Date	Closed
10/04/2022 \$ 5,360	\$ 5,360		05/2022		O \$	11/2021		10/2022	10/2022 \$ 11,832		•		
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Status - Charge Off, Type of Account - Installment, Type of Loan - Auto; Whose Account - Joint Account, ADDITIONAL INFORMATION - Charged Off Account, Auto; Account Previously in Dispute - Now Resolved by Data Furnisher, Fixed Rate;

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Histori	Historical Account Information	ıformation							
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activ	Activity Designator
09/22	09/22 No Data Available	ilable				de-contraction of the contraction of the contractio			
08/22	08/22 \$ 5,360			05/01/2022			\$ 5,360	Auto	
100000000000000000000000000000000000000									
07/22	07/22 \$ 5,360			05/01/2022			\$ 5,360	Auto	
06/22	06/22 \$ 5,360			05/01/2022			\$ 5,360	Auto	
05/22	05/22 \$ 5,360		\$6,472	05/01/2022			\$ 5,360	Auto	

Historical Account Information	nformation							
Balanœ	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Act Loan Dec	Activity Designator
04/22 \$ 13,940	裁		08/01/2021	\$ 16,162	65	\$ 2,379	Auto	
03/22 \$ 13,940			08/01/2021	\$ 16,162		\$ 1,982	Auto	
100								
02/22 \$ 13,413			08/01/2021		97	\$ 13,413	Auto	
01/22 \$ 13,222	\$ 396		08/01/2021	\$ 16,162	<u>ө</u>	1,189	Auto	
12/21 \$ 13,011	\$ 396		08/01/2021	\$ 16,162		\$ 793	Auto	
222								
11/21 \$ 12,800	\$ 396		08/01/2021	\$ 16,162	-	396	Auto	
10/21 \$ 12,596	\$ 396		08/01/2021	\$ 16,162			Auto	
101			-		_			
09/21 \$ 12,385	\$ 396		08/01/2021	\$ 16,162			Auto	
								
08/21 \$ 12,181	\$ 396	\$ 196	08/01/2021	\$ 16,162			Auto	
07/21 \$ 12,166	\$ 396	\$ 346	07/01/2021	\$ 16,162			Auto	
					-			
06/21 \$ 12,299	\$ 396	\$ 646	06/01/2021	\$ 16,162			Auto	
05/21 \$ 12,736	\$ 396	\$ 384	05/01/2021	\$ 16,162			Auto	
04/21 \$ 12,901	\$ 396		03/01/2021	\$ 16,162			Auto	
03/21 \$ 12 687	396	8 800	03/01/2021	\$ 16 162			Airto	
02/21 \$ 13,263	\$ 396		01/01/2021	\$ 16,162			Auto	
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01/21 \$ 13,057	\$ 396	\$ 397	01/01/2021	\$ 16,162			Auto	
12/20 \$ 13,224	\$ 396	\$ 398	12/01/2020	\$ 16,162			Auto	
					-			
11/20 \$ 13,389	\$ 396	\$ 400	11/01/2020	\$ 16,162			Auto	

Histori	Historical Account Information	ormation							
	Balance	Scheduled Actual Payment Payme Amount Amour	# #		High Credit	Credit Limit	Amount Past Due	Type of Act Loan De	Activity Designator
0/20	10/20 \$ 13,561	396		g	\$ 16,162	-		Auto	
2000			-						

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Type of Loan - Unsecured; Whose Account - Individual Account; ADDITIONAL INFORMATION - Unsecured; Fixed Rate;
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Historic	Historical Account Information	nformation	:						
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Oredit Limit	Amount Past Due	Type of Activ	Activity Designator
09/22 \$ 174	\$ 174	\$ 61	\$ 122	09/01/2022	\$ 839			Unsecured	000000000000000000000000000000000000000
08/22	\$ 290	\$ 61	\$ 61	08/01/2022	\$ 839			Unsecured	
07/22 \$ 343	\$ 343	\$ 61	\$ 61	07/01/2022	\$ 839			Unsecured	
06/22	No Data Available	ailable							
05/22 \$ 384	\$ 384	\$ 61	\$ 61	05/01/2022	\$ 839			Unsecured	
04/22 \$ 433	\$ 433	\$ 61	\$ 61	04/01/2022	\$ 839			Unsecured	
03/22	\$ 481	\$ 61	\$ 61	03/01/2022	8 839			Unsecured	
02/22 \$ 527	\$ 527	\$ 61	\$ 61	02/01/2022	8 839			Unsecured	
01/22 \$ 573	\$ 573	\$ 61	\$ 61	01/01/2022	688			Unsecured	
12/21	No Data Available	ailable							
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11/21	\$ 660	8 61	æ 61	11/01/2021	\$ 838				

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Balancia Scheduled Actual Date of High Credit Amount Date of Amount Date Histor	Historical Account Information											
Second S		Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan		Activity Design:	Activity Designator
S 61 S 61 OR/01/2021 S 839 Unsecured	10/21		\$61	\$ 122	09/30/2021	\$ 839			Unsecured			
SEZI SETI SETI SETI OS/O1/2021 SE39 Unsecured	39/21		\$ 61		08/01/2021	\$ 839			Unsecured			
S S S S S S S S S S	18/21	3533	\$ 61	\$ 61	08/01/2021	\$ 839			Unsecured			
V. II Chi. St. S	1717	\$ 821	\$ 61	\$ 61	07/01/2021	\$ 839			Unsecured			
Control Cont	ANT	ANDER CON	Violatio		/692 d	(1) PO BOX 96121	FORT WOR	TH TX 78161	: 8882224227			
Series S	Coount	Jumber Violat	(C) F (1)	Data Opened	High Credit	Credit Limit	Terms Duration 72 Months	Terms Frequency			Creditor Classification	
- Auto; Whose Account Vislation 15 Umit Credit Limit Limit (223) (223) (223) (223) (223) (223)	ate of L	Update Amount	9	14/ 0	Actual Payment Amount C 010	Scheduled Payment Amount \$ 010			Date Maj Charge Off Del. 1st Reported Amount		Balloon Pay Date	Osto
Balance Scheduled Actual Actual Amount Date of Amount High Credit Past Credit Past Amount I Last Amount Payment Past Credit Last Due No Data Avallable No Data Avallable Last Amount Credit Credit Past Lumit Due Loan \$36,362 \$ 912 \$ 912 08/01/2022 \$ 37,223 Auto \$36,901 \$ 912 \$ 912 06/01/2022 \$ 37,223 Auto \$37,184 \$ 912 \$ 912 06/01/2022 \$ 37,223 Auto \$37,715 \$ 912 \$ 912 Auto Auto	listo	ical Account In	nformation	- 15 11SL	1692012	1	slation is t	Valotin	e (2)(4)	11) 3 869		
Sa6,362 \$ 912 08/01/2022 \$ 37,223 \$ 36,364 \$ 912 07/01/2022 \$ 37,223 \$ 36,901 \$ 912 06/01/2022 \$ 37,223 \$ 37,184 \$ 912 06/01/2022 \$ 37,223 \$ 37,441 \$ 912 04/01/2022 \$ 37,223 \$ 37,715 \$ 912 04/01/2022 \$ 37,223		Balance	Scheduled Payment Amount	Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type c		Activ	Activity Designator
\$ 36,362 \$ 912 08/01/2022 \$ 37,223 \$ 36,634 \$ 912 \$ 912 07/01/2022 \$ 37,223 \$ 36,901 \$ 912 06/01/2022 \$ 37,223 \$ 37,184 \$ 912 06/01/2022 \$ 37,223 \$ 37,441 \$ 912 04/01/2022 \$ 37,223 \$ 37,715 \$ 912 04/01/2022 \$ 37,223	39/22	-	ailable 🛴	4								
\$ 36,634 \$ 912 \$ 97/01/2022 \$ 37,223 \$ 36,901 \$ 912 \$ 912 \$ 06/01/2022 \$ 37,223 \$ 37,184 \$ 912 \$ 912 \$ 06/01/2022 \$ 37,223 \$ 37,441 \$ 912 \$ 940/01/2022 \$ 37,223 \$ 37,715 \$ 912 \$ 940/01/2022 \$ 37,223	38/22	\$ 36,362	\$ 912	\$ 912	08/01/2022				Auto			
223	07/22	6000	\$ 912	\$ 912	07/01/2022				Auto		H	
223 223 123	06/22		\$ 912	\$ 912	06/01/2022	\$ 37,223			Auto			
223	05/22	200.0	\$ 912	\$ 912	05/01/2022				Auto			
223	04/2	\$ 37,441	\$ 912	\$ 912	04/01/2022				Auto			
	03/2/		\$ 912						Auto			
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ONE MAIN DO DON 1010 Francille IN 477081010: 8442989773	2000	A DA WAN	ev 1010 Eval	TENIE WATT	061010 : 84429	89773						

Page 10 of 30

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15 USC 1692 e(2)(A), Violation 15 USC 1492. 4 (Continued On Next Page) Violation 0000000540-DISC

Account Number			Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	ጽ	Months Revd	Activity Designator		Creditor Classification	
*7256			10/24/2017 \$ 12.066	\$ 12.066			Monthly		09	Paid and Closed	pasc		
Date of Last	Balance	Amount	Date of Las	t Actual Payment	Scheduled Payment		Date of Last	Date Maj	Charge Off	Deferred Pay Balloon	Balloon	Balloon	Date
Reported Update	Amount	Dast Due	Payment	Amount	Amount	Delinquency	Activity	Del. 1st Repol	Del. 1st Reported Amount		Pay Amount	Pay Date	Closed
10/05/2022	6		11/2021	_			11/2021						11/2021
Status - Pavs	As Agree	ad. Type of	Account - Ins	stallment: Type o	Status - Pays As Agreed: Type of Account - Installment: Type of Loan - Secured: Whose Account - Individual Account: ADDITIONAL INFORMATION - Closed or Paid Account/Zero	Whose Acco	unt - Individu	ial Account	t: ADDITION	IL INFORMA	TION - Clos	sed or Paid Acc	ount/Zero
Balance;	9												

Account Number *7256		Date Opened 10/24/2017	High Credit S 12,066	Credit Limit	Terms Duration	Terms Frequency Monthly	Months Revd 60	Activity Designator Paid and Closed	Creditor Classification	
ust Update 2022	Balance Amountt Amountt Amount Past Due \$ 0	Date of Last Payment 11/2021	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Da Activity De 11/2021	Date Maj Charge Off Del. 1st Reported Amount	Deferred Pay Balloon Start Date Pay Amount	Balloon ount Pay Date	Date Closed 11/2021
Status - Pays A Balance;	As Agreed; Type	Status - Pays As Agreed; Type of Account - Installment; Type of Loan Balance;	allment; Type of	1	Whose Accor	unt - Individual	Secured, Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero	AL INFORMATION -	Closed or Paid Ac	count/Zero
Account History with Status Codes		01/2020 12/2019 08/2019 03/2019 10/2018 1 1 1	9 03/2019 10/2018 1 1							
Historical Acco	Historical Account Information									
Balance	e Scheduled Payment Amount	d Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan		Activi Desig	Activity Designator
09/22 No Dat	No Data Available									
08/22 No Dat	No Data Available									
07/22 No Dat	No Data Available									
06/22 No Uai	No Uata Available									
05/22 No Da	No Data Available									
04/22 No Dar	No Data Available									
EC ON COVED	to Aviolable									
	No Data Available									
02/22 No Da	No Data Available									500000000000000000000000000000000000000
01/22 No Da	No Data Available								000000000000000000000000000000000000000	
10/01 No Da	No Data Available									
11/21 No Da	No Data Available									
10/21 \$ 7,364	4 \$ 305	\$ 373	09/30/2021	\$ 12,066			Secured			
									-	
09/21 \$ 7,605	5 \$ 305	\$ 373	09/01/2021	\$ 12,066			Secured			
08/21 \$ 7,843	3 \$ 305	\$ 373	08/01/2021	\$ 12,066			Secured			

Page 11 of 30

Historical Account Information	Information			-	=	1		
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	l ype of County Loan	nator
07/21 \$ 8,043	\$ 305	\$ 373	07/01/2021	\$ 12,066			Secured	
06/21 \$ 8,240	\$ 305	\$ 373	06/01/2021	\$ 12,066			Secured	
05/21 \$ 7,838	\$ 305	\$ 373	05/01/2021	\$ 11,434			Secured	
04/21 \$ 8,064	\$ 305	\$ 373	04/01/2021	\$ 11,434			Secured	
03/21 \$ 8,286	\$ 305	\$ 373	03/01/2021	\$ 11,434			Secured	
02/21 \$ 8,505	\$ 305	\$ 373	02/01/2021	\$ 11,434			Secured	
01/21 \$ 8,722	\$ 305	\$ 373	01/01/2021	\$ 11,434			Secured	
12/20 \$ 8,930	\$ 305	\$ 373	12/01/2020	\$ 11,434			Secured	
11/20 \$ 9,107	\$ 305	\$ 373	11/01/2020	\$ 11,434			Secured	
10/20 \$ 9,317	\$ 305	\$ 373	09/30/2020	\$ 11,434			Secured	

WESTGATE RESI	ORTS	POB	OX 668 OCOEE FL 34 Date Opened High Credit	WESTGATE RESORTS PO BOX 668 OCOEE FL 347610000: 88	00:8884910132 Credit Limit	Terms Duration	Torms Duration Torms Frequency	ķ	Months Revd	Activity Designator		Creditor Classification	
Balance		Amountt	Date of Last Actual I	19/2021 \$ /,599 Date of Last Actual Payment	Scheduled Payment	Date of 1st		Date Maj	Date Maj Charge Off Dofe	Deferred Pay Balloon Start Date Pay Am	Balloon Pay Amount	Balloon Pay Date	Date
Amount S 7 25	0	Past Due	09/2022 \$ 142	\$ 142	\$ 142			Del. Ist Repo	001				

Status - Pays As Agreed; Type of Account -Rate;

Histori	Historical Account Information	formation								
	Balance	Scheduled Actual Payment Payme Amount Amoun	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator	
09/22	09/22 \$ 7,250		\$ 142	N	8 7,699			Real Estate		
08/22	08/22 \$ 7,283 \$ 142		\$ 142	08/01/2022	\$ 7,699			Real Estate		
										-

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Historical Account Information	ıformation							
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activity Loan Designator	ity gnator
07/22 \$ 7,316		\$ 142	07/01/2022	\$ 7,699			Real Estate	
06/22 \$ 7,348	\$ 142	\$ 142	06/01/2022	\$ 7,699			Real Estate	
05/22 \$ 7,380	\$ 142	\$ 142	05/01/2022	\$ 7,699			Real Estate	30000000000000000000000000000000000000
04/22 \$ 7,411	\$ 142	\$ 142	04/01/2022	\$ 7,699			Real Estate	
03/22 \$ 7,442	\$ 142	\$ 142	03/01/2022	669'2 \$			Real Estate	
02/22 \$ 7,472	\$ 142	\$ 142	02/01/2022	\$ 7,699			Real Estate	
01/22 \$ 7,502	\$ 142	\$ 142	01/01/2022	8 7,699			Real Estate	
12/21 \$ 7,531	\$ 142	\$ 142	12/01/2021	\$ 7,699			Real Estate	
11/21 \$ 7,560	\$ 142	\$ 142	11/01/2021	\$ 7,699			Real Estate	311501510000000000000000000000000000000
10/21 \$ 7,589	\$ 142	\$ 142	09/30/2021	\$ 7,699			Real Estate	
09/21 \$ 7,617	\$ 142	\$ 142	09/01/2021	\$ 7,699			Real Estate	
08/21 \$ 7,645	\$ 142	\$ 142	08/01/2021	\$ 7,699			Real Estate	000000000000000000000000000000000000000
07/21 \$ 7,672	\$ 142	\$ 142	07/01/2021	\$ 7,699			Real Estate	

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Account Number		Q	Date Opened High Credit	High. Credit	Credit Limit	Terms Duration	Terms Duration Terms Frequency		Months Revd	Activity Designator		Creditor Classification	
+0001		8	03/03/2018					4	7				
Date of Last	Balance	Amountt	Date of Last	Date of Last Actual Payment	Scheduled Payment Date of 1st Date of Last	Date of 1st	Date of Last	Date Maj	Charge Off	Last Date Maj Charge Off Deferred Pay Balloon	Balloon	Balloon	Date
Reported Update	Amount	Past Due	Payment	Amount	Amount	Delinquency	Activity	Del. 1st Reporte	4 Amount	Start Date Pay Amount	Pay Amount	Pay Date	Closed
10/01/2022 \$ 469	\$ 469	\$ 469	10/2018			08/2018		11/2018 \$ 469	\$ 469				
1000	200				A THOMAS A STATE OF THE STATE O				I VI VOITE		A	7 7 7	ن ا

Status - Charge Off; Type of Account - Open; Type of Loan - Deposit Related; vvnose Account

Account History with Status Codes		09/2022 08/2022 07/2022 11/2020 10/2020 09/2020 L L L 01/2019 12/2018 11/2018 L L	09/2022 08/2022 07/2022 06/2022 05/2022 03/2022 11/2020 10/2020 09/2020 08/2020 07/2020 06/2020 L L L L L L L L L L L L L L L L L L L	372022 02/2022 01/2 L L L 5/2020 04/2020 03/2 L	2022 12/2021 11/7 L L L 2020 02/2020 01/7	2021 10/2021 09/2 L L 2020 12/2019 11/2 L L	02/2022 01/2022 12/2021 11/2021 10/2021 09/2021 07/2021 07/2021 06/2021 04/2021 03/2021 02/2021 01/2021 12/2020 L L L L L L L L L L L L L L L L L L L
Historical Account Information	nt Information						
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activity Loan Designator
09/22 \$ 469			09/30/2018			\$ 469	Deposit Related
08/22 \$ 469			09/30/2018			\$ 469	Deposit Related
07/22 \$ 469			09/30/2018			\$ 469	Deposit Related
06/22 \$ 469			09/30/2018			\$ 469	Deposit Related
			0,000,000			# 460	Denneit Related
05/22 \$ 469			09/30/2018			9 9	Deposit Notation
04/22 No Data	No Data Available						
03/22 \$ 469			09/30/2018			\$ 469	Deposit Related
02/22 \$ 469			09/30/2018			\$ 469	Deposit Related
			8100/06/00			\$ 469	Deposit Related
01/22 \$ 469			08/30/2010		_	201	
12/21 \$ 469			09/30/2018			\$ 469	Deposit Related
	_					0 100	Promote Deleted
11/21 \$ 469			09/30/2018			904 9	Deposit related
10/21 \$ 469			09/30/2018			\$ 469	Deposit Related
09/21 \$ 469			09/30/2018			\$ 469	Deposit Related
08/21 \$ 469			09/30/2018			\$ 469	Deposit Related
07/21 & 480			09/30/2018			\$ 469	Deposit Related
			09/30/2018			\$ 469	Deposit Related

Page 14 of 30

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Scheduled Payment Payment Amount Amount Amount Amount Amount Payment Payment Amount Amount Payment Payment Payment Payment Payment Payment Payment Payment Payment Deposit Payment Paym	Actual Date of High Credit Amount Last Credit Limit Past Due Payment Last Credit Limit Past Due O9/30/2018 \$469	Historical Account Information					Activity	
O9/30/2018 \$469	O9/30/2018 \$469	Scheduled Payment			Oredit Limit			ator
O9/30/2018 \$469 C O9/30/2018 C O9/30/201	O9/30/2018 \$469 C O9/30/2018 C O9/30/201	855558						
O9/30/2018 \$469	O9/30/2018 \$469	169	09/30/2018			\$ 469	Deposit Related	
O9/30/2018 \$469 I O9/30/2018 \$469 I	O9/30/2018 \$469 I O9/30/2018 \$469 I							
O9/30/2018 \$ 469	09/30/2018 \$ 469	169	09/30/2018			\$ 469	Deposit Related	000000000000000000000000000000000000000
09/30/2018 \$469 1	09/30/2018 \$469 1		000000000000000000000000000000000000000					
D9/30/2018 \$ 469	D9/30/2018 \$ 469		09/30/2018			\$ 469	Deposit Related	•
09/30/2018 \$ 469	09/30/2018 \$ 469	604	0102100					
09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469	09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469		09/30/2018			\$ 469	Deposit Related	
09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469	09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469	60						
09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469	09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469		8100/06/00			\$ 469	Deposit Related	
09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469	09/30/2018 \$ 469 09/30/2018 \$ 469 09/30/2018 \$ 469	804	210000		300000000000000000000000000000000000000			
09/30/2018 \$ 469	09/30/2018 \$ 469	-	09/30/2018	000000000000000000000000000000000000000		\$ 469	Deposit Related	
09/30/2018 \$ 469 09/30/2018 \$ 469	09/30/2018 \$ 469 09/30/2018 \$ 469	804						
09/30/2018 \$ 469	09/30/2018 \$ 469		00/00/00			\$ 469	Deposit Related	
09/30/2018 \$ 469	09/30/2018 \$ 469	469	09/30/2010			•		
09/30/2018	09/30/2018					000		
		469	09/30/2018			4 40 60	Deposit Netated	

	Date	Closed		
Ę	٥			
Creditor Classification	Balloon	Pay Date		- Charge;
Š	Bailoon	Pay Amount		ORMATION
Activity Designator	Deferred Pay	Start Date Pay Amount		TIONAL INFO
Months Revd /	Charge Off	Del. 1st Reported Amount		count; ADDI1
	Onto Mai	Del. 1st Reported	•	Individual Ac
58254 Terms Duration Terms Frequency Monthly	A POLICITY	Date of Last Activity	09/2022	e Account -
58254 Terms Duration		Date of 1st Delinquency	-	count; Whos
:8965036 : 86639 Credit Limit	000,	Scheduled Payment Date of 1st Da Amount	\$ 28	an - Charge Account, Whose Account - Individual Account, ADDITIONAL INFORMATION - Charge,
Sando F1 3285 Credit Cre	028	Actual Payment	:	ing; Type of Lo
SYNCHRONY NETWORKS PO Box 965036 Orlando FL 328965036: 8663968254 Account Number Date Opened High Credit Credit Limit Terms Duration	3/09/2022 \$ 1	Date of Last Actual Payment	CCOCION O	09/23/2022 \$ 194 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan -
DRKS POL	ŏ		Past Due	ed; Type of Ac
YY NETWK	:	Balance	Amount	\$ 194 ys As Agre
S YNCHRO	*5183	Date of Last	Reported Update	09/23/2022

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HISTORICAL ACC	Historical Account Infollifation							A 1.1. 14.
Balance	Scheduled Payment	Actual Payment	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of D. Loan	Activity Designator
09/22 \$ 194	\$ 28		06/01/2022	\$ 1,028	\$ 1,000		Charge Account	
	_						Characa Account	
08/22 \$ 0			06/01/2022 \$ 1,028	\$ 1,028	\$ 1,000		Clarge Account	
						CONTRACTOR	Charac Account	
07/22 \$ 0			06/01/2022	\$ 1,028	\$ 1,000	_	Cliatge Account	
							——————————————————————————————————————	
06/22 \$ 0		\$ 667	06/01/2022	\$ 1,028	\$ 1,000		Charge Account	
	(and bell a)			Q.	Page 15 of 30		2294562151-C9V-0b22010300000a22-10212022	00000a22-102120

Historic	Historical Account Information	nformation							A - 15. (34.
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due		Activity Designator
05/22 \$ 667	\$ 667	\$ 46		2	\$ 1,028	\$ 1,000		Charge Account	
04/22	04/22 \$ 828	\$ 37	\$ 200	04/01/2022	\$ 1,028	\$ 1,000		Charge Account	
03/22	03/22 \$ 1,000	\$ 35			\$ 1,000	\$ 1,000		Charge Account	
		-							

	Date Closed 02/2022 or Paid	
Creditor Classification	duled Payment Date of Last Date Maj Charge Off Deferred Pay Balloon Balloon Date Closec Delinquency Activity Del. 1st Reported Amount Start Date Pay Amount Pay Date Closec O2/2/2 O2/2022	
	Deferred Pay Balloon Start Date Pay Amount DITIONAL INFORMATIO	
Activity Designator Paid and Closed	Start Date Pay Am	בו בו
Months Revd 02	Date Maj Charge Off Deferr Del. 1st Reported Amount Start I	
rency	Date Maj Del, 1st Repo	
2696 Terms Duration Terms Frequency 45 Months Monthly	Date of 1st Date of Last Delinquency Activity 02/2022	2001
752696 Terms Duratio	Date of 1st Delinquency	TO COLO CITO
245845:8002752696 Credit Limit Terms	Scheduled Payment Amount	2000
Z 750	03/2021 \$ 2,514 Date of Last Actual Payment Payment Amount 02/2022 \$ 1,142	9 () () () () () () () () () (
adquarters Dr Plano	12/03/2021 \$ 2,514 Date of Last Actual Paym Payment Amount 02/2022 \$ 1,142	
5501 Hea	Amount Past Due	
VCE NOW	Balance Amount \$ 0	
ACCEPTAL Account Number	*9542 Date of Last Balance Reported Update Amoun 02/28/2022 \$ 0	

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Rental Agreement; Whose Account - Account/Zero Balance; Rental Agreement;

Historical Account Information	unt Information						1.1	
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activity Loan Designator	y nator
09/22 No Data	No Data Available							
08/22 No Data	No Data Available							
07/22 No Data	No Data Available							
06/22 No Data	No Data Available							
05/22 No Data	No Data Available		!					
04/22 No Data	No Data Available							
03/22 No Data Available	a Available							
02/22 No Data Available	a Available	:						
01/22 \$ 2,050	\$ 154	\$ 154	01/01/2022	\$ 2,514			Kental Agreement	
(Continued On Next Page)	n Next Page)			T B	Page 16 of 30		2294562151-C9V-0b2201030000a22-10212022	a22-10212022

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Balance	Scheduled Actual Paymen Paymen Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activity Loan Designator
	, , ,	× 4.5 ×	1000	A 7 0 0 4			Pantal Arreement
12/21 \$ 2.351	S 154	134 134	12/07/10/21	4 7,0 4			

Date Opens	Des PO Box 57071 Date Opened High Credit 12/23/2014 \$ 21 416	57071 irvine Credit C	CONSUMER PORTFOLIO SERVICES PO Box 57071 fruine CA 926197071 :: 8003657285 Account Number Date Opened High Credit Credit Limit Terms Duration To 17/23/2014 & 21.416 Account Number 72 Months No. 1.416	: 6003657285 Terms Duration Terms Frequency 72 Months Monthly	Torms Frequent Monthly		Months Revd 79	Activity Designator Paid and Closed	**************************************	Creditor Classification	
7/7	7	21.	Onto de Joseph Designation	Date of Art Date of Last	Date of last	Date Mai	Data Mai Charge Off Defer	Deferred Pay	Balloon	Balloon	Date
Balance Amountt Date	o of Last	Date of Last Actual Payment	Scheduled rayinent		Activity Activity		Amount	Start Date	Amount	Day Date	Desci.
Amount Past Due Payri	ment	Amount	Amount	Celludinauck	Activity.	Del. 1st Report	ed and		Fey Amount	and ha	200
	10/2021 \$ 4 783	\$ 4 783			10/2021						10/2021

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed Balance; Auto;

01/2021 12/2020 11/2020 10/2020 09/2020 08/2020 07/2020 06/2020 05/2020 04/2020 03/2020 1 1 2 2 2 2 2 2 1 Account History with Status Codes

Histor	Historical Account Information	Information							
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activity Loan Designator	ator
09/22	No Data Available	wailable							300000000000000000000000000000000000000
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07/22	07/22 No Data Available	wailable							
06/22	No Data Available	\vailable							000000000000000000000000000000000000000
05/22	No Data Available	\vailable							
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04/22	No Data Available	\vailable							
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03/22	No Data Available	Available							
									201000000000000000000000000000000000000
02/22	No Data Available	Available							
01/22	No Data Available	Available							200000000000000000000000000000000000000
12/21	No Data Available	Available							
Con	(Continued On Next Page)	Next Page)			ı.	Page 17 of 30	_	2294562151-C9V-0b2201030000a22-10212022	22-10212022

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	Type of Activity Loan Designator	(0.00)		Auto	Auto	Auto		Auto		Auto		Auto							
	Amount Past Due											0 \$			\$ 946	\$ 958	\$ 1,220	\$ 982	
	Credit Limit																		
	High Credit			\$ 21,416	\$ 21,416	\$ 21,416		\$ 21,416		\$ 21,416		\$ 21,416	\$ 21,416	\$ 21,416	\$ 21,416	\$ 21,416	\$ 21,416	\$ 21,416	
	Date of Last Payment			09/01/2021	08/01/2021	07/01/2021		06/01/2021		05/01/2021		03/01/2021	03/01/2021	02/01/2021	01/01/2021	12/01/2020	11/01/2020	09/30/2020	
	Actual Payment Amount			\$ 500	\$ 244	\$ 250		\$ 488		\$ 976	-	\$ 702	\$ 702	\$ 488	\$ 500	\$ 750	\$ 250	\$ 500	
ormation	Scheduled Payment Amount	lable	lable	\$ 488	\$ 488	\$ 488		\$ 488		\$ 488		\$ 488	\$ 488	\$ 488	\$ 488	\$ 488	\$ 488	\$ 488	
Historical Account Information	Balance	No Data Available	No Data Available	\$ 4,497	\$ 4,906	\$ 5,063		\$ 5,257		\$ 5,670		\$ 6,922	\$ 6,922	\$ 7,473	\$ 7,880	\$ 8,264	\$ 8,843	\$ 9,027	
Historic	<u> </u>	11/21	10/21	09/21	08/21 \$	07/21	200200000000000000000000000000000000000	06/21	000000000000000000000000000000000000000	05/21		04/21	03/21	02/21	01/21	12/20	11/20	10/20	39250303030303

Activity Designator Creditor Classification	Date of Last Balance Amount Date of Last Actual Payment Scheduled Payment Date of 1st Date of Date of Date of 1st Date of Date
Activity Designator	harge Off Deferred Pay Ba mount Start Date Pa 7.318
8 ~	harge Off mount 7,318 IONAL II
Months Revd 02	nted A
ancy	Date Maj Charge Off Del. 1st Reported Amount 10/2021 \$ 7,318
Terms Frequency Monthly	Date of Last Activity t - Individua
Terms Duration	Date of 1st Delinquency 12/2020 Iose Accoun
Credit Limit	Scheduled Payment Date of 1st Amount Delinquency 12/2020 - Real Estate; Whose Accou
gh Credit	Date of Last Actual Payment Payment Amount 10/2020 Mortgage: Type of Loan
Date Opened High Credit	Date of Last Payment 10/2020 of - Mortgage:
0 7	Amountt Past Due \$ 1,062
	Balance Amount \$ 7,318
Account Number Date Opened High Credit *Aフ5Q 10/07/2019	Date of Last Balance Amountt Reported Update Amount Past Due 10/01/2021 \$ 7,318 \$ 1,062 Status - Charge Off: Type of Acco

Estate Mortgage; Fixed Rate;

Account History with Status Codes	05/2021 (L	05/2021 04/2021 03/2021 L 5 4					
Historical Account Information	rmation						
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Activity Loan Designator
09/22 No Data Available	able						
08/22 No Data Available	ıble						
07/22 No Data Available	able						
06/22 No Data Available	able						
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US/22 No Data Available	apie						
04/22 No Data Available	able						
03/22 No Data Available	able						
02/22 No Data Available	able						
O1700 No Data Available	- Inde						
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12/21 No Data Available	able						0.0000000000000000000000000000000000000
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10/21 \$ 7,318			09/30/2020			\$ 1,062	Real Estate
09/21 No Data Available	able						
08/21 No Data Available	able						
07/21 No Data Available	able						
-125							
06/21 No Data Available	able			o o o o o o o o o o o o o o o o o o o			
05/21 \$ 6,919			09/30/2020			\$ 907	Real Estate
1491					-	-	

Histor	Historical Account Information	formation							
	Balance	Scheduled Actual Payment Paymel Amount Amount	#	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/21	04/21 \$ 6,919	\$ 130		R	\$ 7,100		\$ 751	Real Estate	
03/21	03/21 \$ 6,919	\$ 130		09/30/2020	\$ 7,100		\$ 596	Real Estate	

		Payment Paymen	Payment	Last	Credit	Limit	Past	Loan		Designator	
		Amount	Amount	Payment			Due				T
04/21	04/21 \$ 6,919	\$ 130		09/30/2020	\$ 7,100		\$ 751	Real Estate			
03/21	03/21 \$ 6,919	\$ 130		09/30/2020	\$ 7,100		\$ 596	Real Estate			
						000000000000000000000000000000000000000		\$\$\$\$100.0000000000000000000000000000000			
を見る	IDELPHIA FEI	DERAL CREL	OFF UN 1280	30 Townsend F	PHILADELPHIA FEDERAL CREDIT UN 12800 Townsend Rd Philadelphia PA 191541003: 2156268700	74 1915410G	3:215625870	0			
Account Number	control of the second of the s		Date Opened H	High Credit	Credit Limit	Terms Duration Terms Frequency	Terms Frequency	Months Revd		Creditor Classification	
*000			Q	1 000			Monthly	12	Paid and Closed		
Date of Last	ast Balance	Amountt	Date of Last	Actual Payment	Scheduled Payment	Date of 1st D	ast	Date Maj Charge Off			
Reported Update		Past Due	Payment	Amount	Amount			Del. 1st Reported Amount	ount	Pay Date Closed	č
10/01/	10/01/2021 \$ 0		09/2021	\$ 84			09/2021			09/2021	121
Status	- Pays As Agr	eed; Type of	Account - Insta	ıllment; Type of	Loan - Secured;	Whose Accou	nt - Individual	Account; ADDITION	Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Secured; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero	Paid Account/Ze	0
Ralan	Balance; Secured;										

Histor	Historical Account Information	nformation								
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator	tor
09/22	No Data Available	ailable								
08/22	No Data Available	ailable								
07/22	No Data Available	/ailable								
06/22	No Data Available	railable								
05/22	No Data Available	railable								
04/22	No Data Available	/ailable								
03/22	No Data Available	/ailable								200000000000000000000000000000000000000
02/22	No Data Available	/ailable								
01/22	No Data Available	/ailable								
12/21	1 No Data Available	/ailable								
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Histori	Historical Account Information	nformation							
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Acti Loan Des	Activity Designator
11/21	No Data Available	ailable							
10/21	No Data Available	ailable							\$25500000000000000000000000000000000000
09/21	\$ 84	\$ 85	\$ 85	08/01/2021	\$ 1,000		-	Secured	
					000			Position	
08/21	\$ 169	\$ 85	\$ 85	07/01/2021	1,000			Secured	
07/21	\$ 253	\$ 85	\$ 85	06/01/2021	\$ 1,000		00000000000000000000000000000000000000	Secured	
06/21	\$ 337	\$ 85	\$ 85	05/01/2021	\$ 1,000			Secured	
						_	_		
05/21	\$ 421	\$ 85	\$ 85	04/01/2021	\$ 1,000			Secured	
04/21	\$ 504	\$ 85	\$ 85	03/01/2021	\$ 1,000			Secured	
000000000000000000000000000000000000000				_					
03/21	\$ 588	\$ 85	\$ 85	02/01/2021	\$ 1,000			Secured	
02/21	\$ 671	\$ 85	\$ 85	01/01/2021	\$ 1,000			Secured	

01/21	\$ 753	\$ 85	\$ 85	12/01/2020	\$ 1,000			Secured	
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12/20	\$ 835	\$ 85	\$ 85	11/01/2020	\$ 1,000			Secured	
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11/20	\$ 918	\$ 82	8 82	08/30/2020	000,1 *			70000000	
10/20	\$ 1,000	\$ 85			\$ 1,000			Secured	
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Status - Account closed; was 90 - 119 Days Past Due; Type of Account - Installment; Type INFORMATION - Closed or Paid Account/Zero Balance; Rental Agreement;

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02/2019 1
03/2019 2
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Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Rental Agreement; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Rental Agreement;

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Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Rental Agreement; Account/Zero Balance;

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Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account, ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Credit Bureau Dispute PO Box 259407 Plano TX 750259407 : 8009460332 CAPITAL ONE AUTO FINANCE

A comment of the section of			Date Opened High Credit		Oredit Limit	Terms Duration Terms Frequency	Terms Frequency	Months Revo	Activity Designated		
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Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Balance;

MOHELA/DEPT OF ED 633 Spirit Dr Chesterfield MO 630051243 : 8888664352

Account Number	ì	ľ	Account Number High Credit	Ligh Oredit	Oredit Limit	Terms Duration	Terms Duration Terms Frequency Monthly	Month	Months Revd 27	y Months Revd Activity Designator C	Credit	Creditor Classification	
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Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account/Zero Balance;

Page 22 of 30



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633 Spirit Dr Chesterfield MO 630051243 : 8888664362 NOHELA DEPT OF ED

Designator Creditor C and Closed	Date Maj Charge Off Deferred Pay Balloon Balloon Date Del. 1st Reported Amount Start Date Pay Amount Pay Date Clossed Del. 1st Reported Amount O8/2014	Status - Pays As Agreed: Type of Account - Installment: Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid
Terms Freque Monthly	Date of 1st Date of Last Date Maj Delinquency Activity Del. 1st Rep 08/2014	Loan; Whose Account - Individual
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Account/Zero Balance;

eencent reentit IN 128M Townsend Rd Philadelphia PA 191541003 : 2156258100	Activity Designate	Months Revd	Terms Frequency	Tarms Duration Terms Frequency			
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Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or P Balance

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PHILADELPHIA FEDERAL CREDIT UN 12800 Townsend Rd'Phila Account Number Account Number Date Opened High Credit Credit Lim	Date of Last Actual Payment Amount 1/2006
eral crel	Amountt Past Due
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PHILADELP Account Number	*0006 Date of Last Balanc Reported Update Amour 11/01/2013 \$ 0

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Unsecured; Whose Account - Individual Account, Account∕Zero Balance;

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that 2020

These are inquiries made by companies to whom you have applied for a loan or credit. They may remain on your file up to 2 years Inquiries that may impact your credit rating/score.

Inquiry Date(s) INC/CERTIFIED LUXURY MOTORS 105 NORTHERN BLVD GREAT NECK NY **NORLDWIDE LUXURY EN** Company Information

2/02/2020

CAPITAL ONE BANK USA NA 15000 CAPITAL ONE DR RICHMOND VA 23238-111

These are inquires, for example, from companies making promotional offers of credit, pertodic account reviews by an existing creditor or your own requests to check your credit file. Thei Inquiries that do not impact your credit rating/score.

Company Information - Prefix Descriptions:

may remain on your file for up to 2 years.

AM OR AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors

CAR RENT - Inquines with this prefix are from rental car companies regarding debit card payment acceptance.

COLLECT - Inquiries with this prefix are for collection purposes and may be from the lender, a party collecting on the lender's behalf, or a company that

purchased your debt.

07/26/2022 06/21/2022 05/31/2022

57/12/2022

10/21/2022 10/14/2022

EQUIFAX /TRUSTED ID 1201 W PEACHTREE ST NW # 1201 ATLANTA GA

3901 Dallas Pkwy Plano TX 750937864 Phone: 8004776000

3075 LOYALTY CIR COLUMBUS OH 43219-367 CAPITAL ONE AUTO FINANCE

760 MARKET ST SAN FRANCISCO CA 94102-240

COMENITY CAPITAL/BIGLOTS CRED

00000025 00373 0013-0015 DECE0000102122056587 00 L 00000540

Company Information	Inquiry Date(s)
ALLEVIATE FINANCIAL LLC 4 PARK PI 7 STE 1400 IRVINE CA 92614-856	05/18/2022
MONTGOMERY WARDS C/O DMS 11127STH AVF MONROF WI 53566 Phone: 8777842836	06/23/2022
VERIZON 401 S High St 2nd Floor West Chester PA 193830001	06/07/2022
LEXIS NEXIS - METLIFE 1000 14 April 100 Alabaman Or Johnson 64 300054101 Phone 8884970011	09/08/2022
FORTIVE FORTING AT A SET A CONTROLL FOR STATE OF	06/07/2022
S CONCOURSE PRW 7 ATLAW 1 A GA 30328-333 EQUIFAX	08/16/2022
PO BOX 740250 ATLANTA GA 303740250 Phone: 8006851111	SELECTION OF THE PROPERTY OF T
CAPITALONE PO BOX 31203 SALT LAKE CITY LT 841311293 Phone: 8009557070	0//20/2022 09/20/22 09/31/2022 02/22/22 12/22/22 12/20/22 12/20/22 10/20/2021
EQUIFAX	09/17/2022 09/16/2022 09/02/2022
PO Box 740241 Atlanta GA 303740241 Phone: 8006851111	
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PO BOX 105555 ATLANTA GA 303485555 Phone: 8777857908	ייסטייבייור פיחמיד אפח פיסטייביוסט
EQUIFAX PO Box 105069 Attente GA 303485069 Phone: 8006851111	US/116/2022
EQUIFAX	09/17/2022 09/16/2022 08/17/2022
EQUIPM: TAZZI MISING ON 300 TOZZI MISING SOCIOLIMI. 444231 ACKLAND DE SANTION	03/10/2022 03/09/2022
CAPITAL ONE POR BOX 26030 Richmond VA 232606030 Phone: 8004776000	09/28/2022
OPENROAD L 1555 N Beach St Ste 4100 Fort Worth TX 761116615 Phone: 8885363024	08/20/2022
CAPITALONE 11013 W Broad St Glan Allen VA 230606017	09/27/2022

Page 25 of 30

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - o a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - o you are on public assistance;
 - o you are unemployed but expect to apply for employment within 60 days.
 - In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a
 consumer reporting agency may not report negative information that is more than seven years old,
 or bankruptcies that are more than 10 years old.

- Access to your file is limited. A consumer reporting agency may provide information about you
 only to people with a valid need usually to consider an application with a creditor, insurer,
 employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- O The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- o Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.



States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency
National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	b. Federal Reserve Consumer Help Center P. O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Commonly Asked Questions About Credit Files

- Q. How can I correct a mistake in my credit file?
- A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.
- Q. If I do have credit problems, is there someplace where I can get advice and assistance?
- A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Facts You Should Know

O The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain for up to 7 years from the Date of 1st Delinquency.

Credit or Other Reported Accounts: Accounts paid as agreed remain for up to 10 years from the Date Reported. Accounts not paid as

agreed (i.e. delinquent, charge off, accounts placed for collection) remain for up to 7 years from

the Date of 1st Delinquency.

Public Records: Remain for up to 7 years from the date filed, except:

Bankruptcy - Chapter 7 and 11 remain for up to 10 years from the date filed.

Bankruptcy - Chapter 13 dismissed or no disposition rendered remain for up to 10 years from the date filed.

Unpaid tax liens remain for up to 10 years from the date filed.

Paid tax liens remain for up to 7 years from the date released or up to 10 years from the date filed, whichever is earlier.

New York State Residents Only: Satisfied judgments remain for up to 5 years from the date filed; paid collections remain for up to 5 years

from the Date of 1st Delinquency.

Payment history and Historical Account Information for an account on your credit file, if any, is found at the bottom of an account under the title "Account History with Status Codes" or "Historical Account Information" respectively.

This payment history reflects the month, year and late payment status, and is generally supplied by credit grantors or other furnishers of information to Equifax with whom you have a relationship. This history is included on both open accounts and accounts that have already been closed.

The historical account information reflects a broader view of your credit behavior over a 24 month period. This history is also included on both open accounts and closed accounts.

Payment in full does not remove your payment history or historical account information. If you have always paid an account as agreed, the account should not have payment history status information. Specific payment history typically remains on your credit file for up to 7 years from the date shown for it.

O Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.



EOUEAX

RESEARCH REQUEST FORM

You may initiate an investigation request via the internet at www.equifax.com/personal/disputes. To initiate your request or if you elect below to have the results of your investigation posted on a secured website, you will need the below confirmation number, email address you provided, and ID information.

Or, mail this document to the following address:

Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374 (800) 377-6568

(000) 377-0000												
Email Address (please p												
Would you like Equifax to hid	ie tr	ne first 5 dig	gits of you	r social s	ecu	rity number on	our respon	se to you?	Circle:	Yes	S	No
		С	onfirm	ation l	Vun	nber: 22	945621	<i>51</i>				
l Intentionally making any false st in some states.To ensure that yo W2 Forms, etc.). Photocopies th	our r nat a	request is pro re not legible	ocessed ac e or contain	curately, p highlighti	ng m	ay cause us to r	equest that y	ou resubmit	your reque	est for	clarity.	
f your identity information differs provide a photocopy of your driv	s fro	m the inform	ation listed	on this fo	rm, p ecent	lease fill in the o	correct inform	HOOL HIIOHIIA				item. Pleas
Name: CHARLES BRADY	Ci 3	nocrioc, ooc	iai oodiiiiy					221/	#: AAA~			
Current Address: 316 E EL	MC	OD ST PA	iladelphia	PΔ 191	144			DOB:	February	∠0,	912	
Current Address: 310 E EL	.vvc							· · · · · · · · · · · · · · · · · · ·	····			
Previous Address(es):		1830 PLYI 19126	MOUTH S	it, PHIL	ADEI	LPHIA, PA						
		531 W WE		LAND S	T, Pl	HILADELPHIA	۸,					
		PA 19140								-veni	na Pho	one Numb
Daytime Phone Number												
List other names which yo	u h	ave used 1	or credit	in the p	ast							
Credit Account Informa Company Name	tion	n				Acc	ount Numk	oer				
Reason for investigation:		Not Mine	☐ Paid	in Full		Current/Previ	ious Payme	ent Status In	correct		Accou	nt Closed
Other (Please explain)												
Company Name						Acco	ount Numb	er				
Reason for investigation:	0	Not Mine	☐ Paid	in Full		Current/Previ	ous Payme	ent Status In	correct		Ассоц	nt Closed
Other (Please explain)												
Credit Account Informa	tio	n				A	a Sleemal	hor				
Company Name								ber				nt Closed
Reason for investigation:	Q	Not Mine	☐ Paid	d in Full	L	Current/Prev	ious Payme	eni Status II	iconeci	-	Accou	III CIOGOG
Other (Please explain)	_											
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Credit Account Informa	₃tio	n				Δα	ount Num	ber				
Company Name				-C FII		Current/Prev			ncorrect		Accou	ınt Closed
Reason for investigation:	u	Not Mine	u Pai	d in Full	ليا	Cultelluriev	nous rayiii	on outus i	.,55,,750			
☐ Other (Please explain)	-							h				
Company Name								ber				unt Closed
Reason for investigation:		Not Mine	Paid	in Full		Current/Prev	nous Paym	ent Status I	ncorrect	u	AUCUI	uni Ciosco
☐ Other (Please explain)	-											

: 2015 2015 DECENDATIONSONSESSES TO 1 DODGOSSO

Home > Account Overview > My Credit Report

Information as of: December 3, 2022

Credit Report

Overview

Exhibit E-5

Overview

Your Accounts

Other Consumer

Information

Inquiries

Fraud & Active
Duty Alerts

Security Freezes

Personal Statements

Your Accounts

Hide All

Negative

Consumer Portfolio Services ...account information as of 10/27/2021

Account Number: ...0133

Account Type

Description:

Individual Auto

Account Status:

Paid/Closed

Balance:

\$0

Date Opened:

12/23/2014

Date Closed:

10/27/2021

Date Last Reported: 08/18/2022

Terms Duration:

72

Last Payment:

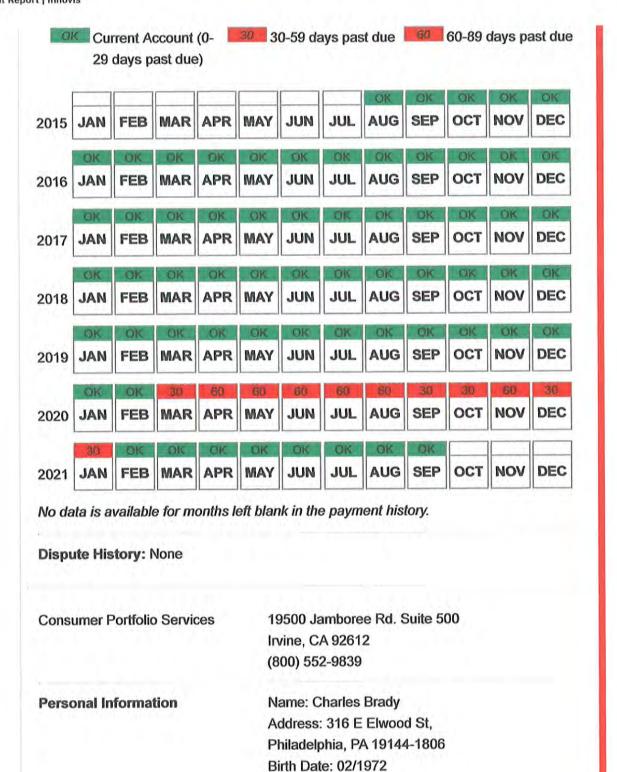
\$4,783 on 10/05/2021

High Balance:

\$21,416

We estimate this account will become positive in 12/2026

Payment History



SSN: xxx-xx-5722

Mohela/ Dept Of Ed ...account information as of 08/29/2014

Account Number: ...0001

Account Type Individual Education

Description: Loan

Account Status: Paid/Closed

Balance: \$0

 Date Opened:
 08/16/1996

 Date Closed:
 08/29/2014

 Date Last Reported:
 09/30/2014

Last Payment: 08/29/2014

High Balance: \$1,750

Payment History

Current Account (0-29 days past due)

2012	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OK	NOV	DEC
			MAR									
2014	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ост	NOV	DEC

No data is available for months left blank in the payment history.

Dispute History: None

Mohela/ Dept Of Ed 633 Spirit Drive

Chesterfield, MO 63005 (636) 733-3700 ext. 4446

Personal Information Name: Charles Brady

Address: 1830 Plymouth St, Philadelphia, PA 19126-1531

Philadelphia, PA 19126-1531 Birth Date: 02/1972

Phone: (215) 224-9911

SSN: xxx-xx-5722

Mohela/ Dept Of Ed ...account information as of 08/29/2014

Account Number: ...0002

Account Type Individual Education

Description: Loan

Account Status: Paid/Closed

Balance: \$0

 Date Opened:
 08/16/1996

 Date Closed:
 08/29/2014

 Date Last Reported:
 09/30/2014

Last Payment: 08/29/2014

High Balance: \$2,460

Payment History

Current Account (0-29 days past due)

2012	JAN	FEB	MAR	APR	MAY	JUN	OK JUL	AUG	OK SEP	OCT	NOV	DEC
								AUG				
		-										
2014	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ост	NOV	DEC

No data is available for months left blank in the payment history.

Dispute History: None

Mohela/ Dept Of Ed 633 Spirit Drive

Chesterfield, MO 63005 (636) 733-3700 ext. 4446 Personal Information

Name: Charles Brady

Address: 1830 Plymouth St, Philadelphia, PA 19126-1531

Birth Date: 02/1972 Phone: (215) 224-9911 SSN: xxx-xx-5722

Onemain ...account information as of 11/01/2021

Account Number: ...7256

Negative

Account Type

Description: Individual Secured

Account Status:

Paid/Closed

Balance:

\$0

Date Opened: 10/24/2017

Date Closed: 11/01/2021

Date Last Reported: 10/06/2022

Terms Duration: 60

Last Payment: 11/01/2021 **High Balance:** \$12,066

Narratives: Loan Modified

We estimate this account will become positive in 09/2026

Payment History

Current Account (0- 30-59 days past due 29 days past due)

2017	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
			ok MAR									
2019	JAN	FEB	30 MAR	APR	MAY	JUN	JUL	AUG	SEP	ост	NOV	DEC



No data is available for months left blank in the payment history.

Dispute History: None

Onemain

Evansville, IN 47706

(844) 298-9773

Po Box 1010

Personal Information Name: Charles Brady

> Address: 316 E Elwood St, Philadelphia, PA 19144-1806

Birth Date: 02/1972 Phone: (445) 223-0110 SSN: xxx-xx-5722

15 USC 1692d(1)

Santander Consumer Usa ...account information as of 10/31/2022

Account Number: ...1000

Exhibit E-5

Account Type

Individual Auto **Description:**

Account Status:

Violation 15 USC 1692e(2)(A) Current

Balance:

and \$35,782 15 USC 1692f

Date Opened: 03/09/2022

Date Last Reported: 10/31/2022

Scheduled Payment:

\$9

Violation 15 USC 1692e(2)(A)

Terms Duration:

72

15 USC 1692f(1)

Last Payment:

\$912 on 10/08/2022

High Balance:

\$37,223

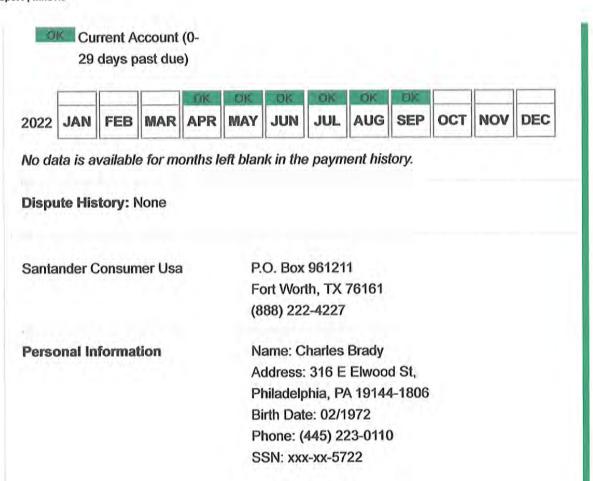
plation 15 USC 1692d(2)

Payment History

Violation 15 USC 1692e(2)(A)

and

15 USC 1692f



Syncb/pc Richards ...account information as of 12/02/2022

Account Number: ...9113

Account Type Individual Charge

Description: Account
Account Status: Current
Balance: \$1,646

Date Opened: 11/18/2022 Date Last Reported: 12/02/2022

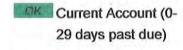
Scheduled Payment:

\$58

Credit Limit: \$1,500

High Balance: \$1,646

Payment History



2022 JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

No data is available for months left blank in the payment history.

Dispute History: None

Syncb/pc Richards C/o P.O. Box 965036

Orlando, FL 32896 (866) 396-8254

Personal Information Name: Charles Brady

Address: 316 E Elwood St, Philadelphia, PA 19144-1806

Birth Date: 02/1972 SSN: xxx-xx-5722

Syncb/synchrony Networks ...account information as of 11/23/2022

Account Number: ...5183

Account Type Individual Charge

Description: Account
Account Status: Current
Balance: \$166

Date Opened: 03/09/2022 **Date Last Reported:** 11/23/2022

Scheduled \$30 Payment:

Credit Limit: \$1,000

Last Payment: \$28 on 11/20/2022

High Balance: \$1,028

Payment History

Current Account (0-29 days past due)

2022 JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

No data is available for months left blank in the payment history.

Dispute History: None

Syncb/synchrony Networks

C/o P.O. Box 965036

Orlando, FL 32896 (866) 396-8254

Personal Information

Name: Charles Brady

Address: 316 E Elwood St, Philadelphia, PA 19144-1806

Birth Date: 02/1972 SSN: xxx-xx-5722

Other Consumer Information

Inaccurate or incomplete? Request an investigation.

Inquiries

Requests Others Can See:

Business & Dates Requested:

Sagestream, Llc/synchrony - Cr

04/06/2021, 06/11/2021

Sagestream, Llc/synchrony

04/06/2021, 06/02/2021, 06/11/2021

Requests Only You Can See:

Business & Dates Requested:

Sagestream, Llc/gm Financial

11/26/2021

Sagestream, Llc/ally Financial

11/26/2021, 03/08/2022

Sagestream, Llc/synchrony - Cr

03/09/2022, 11/18/2022

Sagestream, Llc/synchrony

03/09/2022, 11/18/2022

Sagestream, Llc/synchrony Fin

11/18/2022

Innovis Consumer Assistance

12/03/2022

Fraud & Active Duty Alerts

There are no Alerts on your account

Security Freezes

There are no Security Freezes on your account

Personal Statements

There are no personal statements on your Innovis Credit Report.

Notice to Consumers - Reinvestigation Procedures

Innovis investigates information that you dispute directly with Innovis or that it receives from a consumer reporting agency that resells its information. When Innovis receives your dispute, it will first review the dispute in order to determine the best way to resolve it. Innovis reviews any information you provide in support of your dispute. In some cases, Innovis resolves the dispute by verifying or correcting its own records. In other cases, Innovis sends notice of the dispute to the company that provided Innovis with information about your relationship with that company. These companies are called data furnishers. At the same time it notifies a data furnisher of the dispute, Innovis will provide the data furnisher with any relevant information that you have provided to Innovis about the dispute. If the data furnisher fails to respond timely, Innovis deletes or modifies the disputed information in accordance with your dispute. If Innovis

receives a response from the data furnisher, Innovis will review the response and either delete or modify the information based upon the data furnisher's response and any other information that it has discovered during the investigation. When responding to disputes, data furnishers review and consider all relevant information and verify the accuracy of the information reported to Innovis. The entire reinvestigation process may last up to 30 days (21 days for Maine residents) from the date Innovis receives your dispute.

When Innovis completes its investigation, it will mail you the results of its investigation. If the reinvestigation does not resolve the dispute, you may file a brief statement with Innovis setting forth your dispute. Innovis includes this statement in any subsequent consumer report containing the information in question. The statement may contain up to 200 words. If you would like to add a consumer statement, please mail your statement to Innovis Consumer Assistance, P.O. Box 530088, Atlanta, GA 30353-0088. Please note: Any medical information provided in the statement will be disclosed in subsequent consumer reports.

If you are not satisfied with the results of your dispute, please contact us so that we may further assist you. Alternatively, you may send Innovis additional documents in support of the dispute, contact the source of the information directly, or submit a complaint through the Consumer Financial Protection Bureau portal or your state attorney general.

If Innovis deleted information on your Innovis Credit Report as a result of its investigation or added a statement at your request, you may ask us to send a notification of the deletion or of the statement to any person you designate who has received your Innovis Credit Report within the last 6 months.

If you sent us documents that prove your identity, we may add personal identity information from those documents to your Innovis Credit Report. You will see this information in the Other Consumer Information section of your Innovis Credit Report.

Summary of Your Rights Under the Fair Credit Reporting Act
Remedying the Effects of Identity Theft

FROM: CHARLES BRADY 316 E ELWOOD ST PHILADELPHIA, PA 19144

TO: SANTANDER CONSUMER USA 1601 ELM STREET DALLAS, TX 75201

FOR: 291 FEDERALLY PROTECTED CONSUMER RIGHTS VIOLATIONS AND CRIMES UNDER 15 USC 1605, 15 USC 1635, 15 USC 1681, 15 USC 1692, 18 USC 1341 AND PUNITIVE DAMAGES.

AMOUNT: \$345,993.92 DUE UPON RECEIPT.

PAYMENT METHOD: PAY BY CHECK.

FROM: CHARLES BRADY 316 E ELWOOD ST PHILADELPHIA, PA 19144

TO:

PLATINUM MOTORS GROUP LLC 2380 MARYLAND RD WILLOW GROVE, PA 19090

FOR: 5 FEDERALLY PROTECTED CONSUMER RIGHTS VIOLATIONS AND CRIMES UNDER 15 USC 1605, 15 USC 1635, 15 USC 1662, UNDER 15 USC 1692, 18 USC 1349 AND PUNITIVE DAMAGES

AMOUNT: \$67,993.92 DUE UPON RECEIPT.

PAYMENT METHOD: PAY BY CHECK.